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We beg leave to state that we decline to return or to enter into correspondence as to rejected communications; and to this rule we can make no exception. Manuscripts not acknowledged within four weeks are rejected.

NOTES OF THE WEEK.

The Prime Minister announced on Thursday the members of the committee appointed to inquire in South Africa as to matters connected with the granting of the Transvaal and Orange River Colony constitutions. It is customary in such committees for the Government to have a majority of members of its own party; but here there is no representative at all of the Opposition. Two of the members hold a neutral position; Sir Francis Hopwood, Permanent Secretary to the Board of Trade, and Colonel Johnston, who was Director-General of the Ordnance Survey. The other two, Lord Sandhurst and Sir West Ridgway, are both well-known Liberals.

"These gentlemen cannot get accustomed to their places." This was a terribly unkind thrust at Mr. Churchill in office. But his attempt at an answer to Mr. Chamberlain's demand for a commission to inquire into the effect of Chinese labour in South Africa more than proved the truth of Mr. Balfour's gibe. The spokesman of a Government which has already appointed some five commissions could think of no other reply to Mr. Chamberlain but the trite and cheap sneer at commissions as instruments of delay and evasion. There is something to be said for cold and impartial inquiry into this subject of white-hot controversy. The deliberate finding of a strong commission of non-partisans on the true effect, economically and morally, of the introduction of Chinese labour into South Africa might help towards a quieter national mind on a matter which is stirring an unwholesome excitement. It is not strange that the Government could make no answer to Mr. Chamberlain; for naturally they did not like to give him the real answer, that they were afraid a commission would report against them.

It is Lord Elgin at the moment beyond all others who might complain "if I am so quickly done for, I wonder what I was begun for": it seems to one, reading Mr. Churchill's speeches, that poor Lord Elgin is quite done with. Probably Mr. Churchill regards him very much as Sir John Gorst, in under-secretary days, regarded Lord Cross, his Chief Secretary: governments, he remarked, were always fond of putting mediocrity in high office. Only Lord Cross had his way when he wanted it: surely Lord Elgin is not having his, else all hints of servile conditions and so forth would before now have been dropped. Mr. Churchill rules the Colonies, and at most Lord Elgin can expect—at the rate things are going now—to be in future his mouthpiece in the Lords: or one may perhaps regard Lord Elgin as an ornamental figure-head such as are seen in the exhibition premises of dealers in shipping articles.

It is incredible that Lord Elgin should be the author of the graceless amendment to Mr. Byles' motion of censure on Lord Milner. No, the Under-Secretary for the Colonies must be given all the credit for it—even the Prime Minister, anxious not to filch from Mr. Churchill any glory, did not take the least part in the debate on Wednesday. Lord Elgin could not be responsible in any case for the manner of the speech—which wanted delicacy, and all other decencies—and everybody is assuming that he had not any hand in the matter either. This was a gauche and heady motion of Mr. Byles and Mr. Mackarness—who is sure to suffer for it at Newbury next election—but the Government amendment was far worse, a mean and piffling thing.

Somebody once said that Lord Milner's was "a lost mind": Mr. Churchill might really with good to himself take a lesson or two in matter and manner from that member of the present Cabinet who retorted that, if it were a fact Lord Milner's was a lost mind, the man who found it would be very fortunate.

Mr. Ramsay Macdonald is one of the most distinguished, intellectually we should say he was the first, of the Labour members. His testimony to Mr. Churchill is therefore worth having. As an out-and-out

opponent of Chinese labour Mr. Macdonald would not be prejudiced against Mr. Churchill. This is what Mr. Macdonald thinks of him: "I am bound to say that, unless the Cabinet muzzle Mr. Winston Churchill, they will bring themselves into a disastrous conflict with the Colonies. Mr. Churchill speaks like an irresponsible person, and the pride he seems to take in reminding the Transvaal people that he suspects them, and that he is to veto certain Acts they may pass, is very blundering statesmanship. These are matters for private despatches, not for public speeches. Mr. Churchill has got into office far too soon. This may sound strange from a Labour member, but I foresee grave discord between the Colonies and the Mother Country if Mr. Churchill is allowed to go on as he is going." We must say that in speaking thus plainly Mr. Macdonald shows himself an exceptionally true friend to the Government.

Monday was devoted to military matters in both Houses. In the Lords a militia debate took place at the instigation of Lord Hardinge. Few novel suggestions were made, and nearly all the plans proposed have already been heard of. Indeed Lord Newton's speech alone relieved the debate from dulness. Lord Portsmouth, speaking on behalf of the War Office, explained that a new scheme was to be tried with twenty militia battalions. The recruits of these are to train for six months in the first instance; and the training of their battalions is to be forty-one instead of twenty-seven days. Moreover the recruits in question are not to be allowed to join the line until they have served a training. The periods are those recommended by the Norfolk Commission, which stated, however in addition, that if the whole burden of home defence was to rest on the auxiliary forces, more training would be required. It is not clear in accordance with what view, as regards the functions of the militia, this experiment is being tried. The Commons debate ran on the usual lines, "blue-water" specifics being well to the fore. We are at least glad to hear that Mr. Haldane admits, as we have often pointed out, the inconsistency of the new creed as applied to the Volunteers. But "this nation is governed not by logic but by Parliament".

Unless Lord Newton and Mr. Haldane carefully arranged the coincidence beforehand, there was surely an interesting case of telepathic communication between them last Tuesday. Between six and six thirty Lord Newton in the Upper House, in the course of his most brilliant speech, was describing the career of a War Minister, of whom he had known five. First the Minister was acclaimed as the one heaven-sent man; then he made a speech, and approval grew yet louder; then came a scheme, and admiration from the ignorant; then silence: then disillusion: unpopularity: brickbats. At precisely this hour Mr. Haldane in the Lower House was saying that he had received much encouragement; that members must not grudge him his transient popularity; for next year he might see himself the most unpopular War Minister there had been for a long time. Unconsciously Mr. Haldane must surely have been feeling the justice of what Lord Newton was saying above.

A letter in the "Times" last week from Sir Samuel Scott, following some Parliamentary questions, discloses a curious state of things in the public service. The Treasury and War Office are at loggerheads on a question of staffing. The Treasury have apparently proposed to recruit the civic staff of the War Office from a different and inferior grade of material from that of other departments. The War Office has demurred and has been forbidden to fill existing vacancies pending compliance with the Treasury suggestions. Whatever hard things have been said of War Office clerks, it is universally agreed that this important department must be served by the best men obtainable. No reasons are advanced by the Treasury for the change, and such arbitrary intervention seems objectionable in the last degree. It is not the first time that complaints have been raised of mischievous Treasury interference in the detailed administration of independent offices. But

this is a bad case and more will probably be heard of it.

Once more we have had brave words in the House on the Irish University question; and this time the offensive element of Protestant bigotry was pleasantly wanting. It is a pity "Catholic" animus against Trinity College was not equally absent. Still allowance must be made for the sickness of hope long deferred. In this matter the majority of the Irish people have a true grievance, in our view they are the victims of an injustice, and their irritation is venial. Will brave words this time be followed by anything more substantial than they have been before? We agree that the Government cannot be expected to deal with so difficult a question their first session. That they will grapple with it before they go out we sincerely hope. We should of course have liked a Unionist Government to carry out this greatest of Irish reforms; but we decline to look at this question with party eyes. If a Liberal Government does what ought to have been done long years ago, so much the better.

Was ever Irish lute without its little rift? It would be vain to deny that the Unionist as well as the Home Rule lute will sometimes show a slight defect. The correspondence between Lord Dudley and Sir Edward Carson which began last week, and we hope has ended with the present one, shows that there still are two, shall we say, shades of thought among Conservatives as to how Ireland should be governed. The handful of Devolutionists are perhaps the little piggers; and Sir Edward Carson and the Ulster Conservatives the whole Irish hoggish as to keeping the Union intact. Some, however, may doubt, reading this correspondence, whether Lord Dudley is even a little pigger. If Sir Edward Carson's affirmative memory is better than Lord Dudley's negative memory—a matter on which we cannot express opinion—Lord Dudley would be a downright Home Ruler. However the most Lord Dudley will agree to is that he did declare himself in favour of "governing Ireland according to Irish ideas". Into such a statement you can read just as much or just as little Home Rule as you please: undoubtedly "the plain man" will read into it a great deal.

Not Mr. Churchill alone is touched by Mr. Balfour's sarcasm that Ministers do not seem altogether at ease in their new offices: it is true of them generally; they have not settled down yet, are secure in their seats rather than comfortable. A minister may lean back on the bench, put up his feet on the table and take a blotting-pad on his knee, and for all this not feel quite at home. Mr. Lloyd-George has been more the irresponsible free lance and critic than the minister on one or two occasions this session, but he undoubtedly played the part of statesman much better on Tuesday when he brought in his Merchant Shipping Bill. His first big speech as minister like Mr. Haldane's made a distinctly good impression. It is curious now to recall the fact that for years Mr. Lloyd-George, whilst one of the most active and fearless speakers in the House, never touched any but purely Welsh matters. He only spoke on subjects which he knew about, whilst other young M.P.'s of his own standing—who are to-day without office—roamed the empire for speeches and questions.

We are glad Sir Edward Clarke is convalescent. He was seen walking on the Thames Embankment, we are credibly informed, only a day or two since, so we may hope that he will before long be sufficiently recovered to meet his friends in the City, who desire to know a little more of their member's mind in taking so early an opportunity to embarrass his leaders in Parliament. No doubt they hope the great advocate will be able to persuade them that it was nothing but his burning loyalty to his colleague and leader, Mr. Balfour, that prompted him to rule out as inadmissible tariff proposals which Mr. Balfour had declared himself ready to accept if necessary to obtain certain ends. It was natural that City Conservatives should be impatient to have their confidence in Sir Edward Clarke vindicated; but they must not worry a man when he is so seriously ill.

The House of Commons will miss in Mr. Broadhurst a characteristic figure. He has worked very hard in his day, and has moral right to take things easily in his declining years. In his "cot by the sea" one wishes him all the good things that the poet Collins desired for his retirement—with the addition of a good golf course—and Cromer is distinctly good—at his very door. Mr. Broadhurst of late years has been perhaps more Liberal than labour, making speeches for any item in the Newcastle programme of old-fashioned Liberal reform. He has never been afraid to speak his mind, and in forceful gritty language too.

Years ago, when as a labour M.P. he was regarded with alarm, there was a country-house story of him, well enough invented if not true. A Liberal peeress, Lady P——, was entertaining him, the Duke of Argyll, and others at her husband's country seat. She was and is a strong Liberal, and inveighed against the House of Lords. It would be swept away if it did not reform, she said with fervour. "Yes, Mrs. P——", said the genial labour M.P., "and how will you like that?" "Lady P——, if you please, sir!" she replied haughtily, drawing herself up. We dare say the whole story was carefully concocted on a wet day by a country-house party; but how can Liberal peers and peeresses ever really hope to hit it off with those who, like Mr. Broadhurst, Mr. Burns, and Mr. Keir Hardie, must be impatient of their privileges? The camel's passage through the needle's eye might be easier.

The annual Budget statement was laid before the Indian Council in Calcutta on the 21st. Less eventful than its immediate predecessor, it still indicates a continuance of the progressive prosperity which has marked so many recent years. Most of the great sources of revenue, and conspicuously the railways, show an increased yield, and it has become possible to reinforce the civil administration in various branches with fresh funds and to lighten the local burdens from the Imperial Exchequer. Army expenditure has considerably diminished, owing to the delay in re-arming the artillery. For the coming year prospects are satisfactory. The only cloud is the scarcity following on failure of the rains, which threatens to develop into a famine in certain limited and precarious tracts. This has already involved a heavy remission of land revenue and local cesses, and has required further provision for relief in the coming year.

The tour of the Prince and Princess of Wales ended this week, and they embarked at Karachi. In a farewell reply to the local authorities, full of the tact which everywhere marked the Prince's official utterances, he acknowledged the loyalty and warmth of their reception by all the many races and classes he met. The political effect of this visit must not be underrated. It has not only enabled the heir-apparent to become acquainted with the most important part of his future dominions across the seas and with the chiefs and leaders of its many peoples, but it has also extended and intensified the feeling of loyalty and devotion to the Royal Family already shown towards the King and towards Queen Victoria especially, to a degree amounting almost to worship. In future the popularity of the Prince will be an asset in the relations between England and the great dependency where loyalty means devotion, not to a government in the abstract, but to the Sovereign and his dynasty.

It is anticipated that at the new sitting of the Algeiras Conference a definite settlement will be arrived at. A better tone has again existed throughout the week, and the Austrian delegate has been busy endeavouring to draft new police proposals which both France and Germany can accept. Germany, it is said, will give up her claim as to Casablanca, France and Spain will be entrusted with the policing of the eight ports, though possibly a mixed control will be agreed to in regard to Tangier, and Germany will get some concession on the State Bank question which will

enable her to agree that France shall receive the four shares she insists on as her minimum holding. Europe is heartily sick of the conference and its diplomatic futilities.

A general strike of the miners in the North of France is the sequel to the agitation for better conditions of labour and an increased wage started on the morrow of the Courrières disaster. M. Clemenceau, as Minister of the Interior, pluckily visited the headquarters of the rival unions who were organising the strike, in order to see things for himself, and assure the men that they would not be interfered with if they respected property and refrained from molesting others who do not share their opinions. Eighty thousand miners are out, and large bodies of soldiers have been sent to assist, should necessity arise, in preserving order and protecting the mines. It is unfortunate that the miners' chances of success are reduced almost to vanishing point by dissension. The second trade union is repudiated by the followers of M. Basly, the socialist deputy and leader of the older union, who declares that the rival organisation has been subsidised in order to divide the workers. Whether that is so or not the split is complete, and whilst it plays into the hands of the mine-owners it may at any moment result in disorders involving military intervention.

Lord Crewe, at the dinner on Wednesday of the Institution of Civil Engineers in Lincoln's Inn, naturally referred to the Royal Commission on Canals which met for the first time on that day. He put the fate of canals in a very striking alternative form. The question, he said, is whether they are once more to teem with merchandise, or whether they were to be drained, lined with asphalt, and turned into motor roads. Some people would perhaps say, while you are about it have them covered in and turned into tunnels; but they would be people who dislike motors. There is something eerie in the thought of motors rushing along ten or fifteen feet below the level of the ground; and the question arises how they would get out when once they had got in. They would have to run on for the whole length unless they climbed up the sides and over the banks; which would hardly be feasible. A tour through the canals would be a fairly lengthy one, to say nothing of its intricacies, seeing that they are some four thousand miles in length.

Since the railways contrived to get control of them, from 1845 when the canal companies began to fear the competition of the railways and were desirous of amalgamating, the canal companies have not been prosperous. But their capital and dividend-earning capacity are still sufficiently great to make buying them up for motor-track purposes a very expensive proceeding. The railway companies no doubt would be highly satisfied, as it appears that even yet a canal which passes out of railway control may be highly successful. In ten years from 1888 to 1898 the traffic on the independent canals increased by 5,000,000 tons whilst that on the railway-owned canals decreased by 2,000,000 tons; and about a million of this increase was due to the transference of the Sheffield and South Yorkshire canals to the category of independent canals. But on the whole a paralysis has fallen upon canals in these days; and perhaps Lord Crewe was really thinking of the motor-car taking the place of the canal-boat for business purposes.

The Committee on London Street Traffic has considered many things, but it has never taken thought as to what exactly might ensue if a large number of hippopotami were suddenly turned loose in the chief thoroughfares. Now this is what has been done. The motor omnibus is the hippo. The two animals are distinctly alike—in length, in bulk and even comically alike in their front quarters. What the hippo is doing now is skidding horribly at times when grease is rapidly formed on the wood pavement. It is awkward when the brute skids badly and lies as if tipsy right across the road at right angles to the street, for then all the traffic is blocked. He does this when he skids, and we have seen him do it once at least after a slight

collision with another brute of the same species. It is suggested to us that he should carry his own sand and sprinkle it in front of his wheels when any grease forms. There should be no more serious difficulty in doing this with the motor omnibus than with an ordinary train when it is necessary to assist the wheels in getting a grip of the metals. Some such expedient should be found as motor omnibuses from their great weight are more liable than others to indulge in hazardous freaks.

The recent appointment of Lord Justice Moulton as Judge of the Appeal Court gives more than ordinary interest to the action brought against him by his two step-daughters. The Court of Appeal yesterday, reviewing Mr. Justice Joyce's decision, found in favour of the plaintiffs' contentions; but an appeal is expected to the House of Lords. Mr. Justice Joyce decided that Lord Justice Moulton must account as trustee for the income of his step-children under their mother's will, £620 each per annum, from the time of their mother's death in 1888, but that he was entitled to an allowance for the expenses of their maintenance under an arrangement made at the time. The plaintiffs asserted that such an arrangement had not been made. The Appeal Court has supported this contention, holding that the plaintiffs' evidence was as much to be relied on as the defendant's, and that their version was the more probable of the two. The case is likely to be discussed in various aspects, political and legal.

Wise people, during the last week, have been enjoying, at the National Gallery, the extraordinary beauty and brilliance of its latest acquisition. Measured against Velazquez himself, it proves a most dangerous picture to have introduced into a national collection. The early full-length "Philip" looks yellow and flat, the "Admiral" (not a first-rate Velazquez) also suffers, and the "Christ at the Column" retires into a mournful dinginess. If the "Venus" were carried from room to room the lesson would be the same; other painters found ways of doing something that will stand for flesh till the flesh of Velazquez is put beside it.

To judge from the papers, however, public gratitude is less excited by the splendid present made to the nation than by the hope of unearthing a scandal connected with its purchase. It appears that the transaction has been the subject of a good deal of venomous tittle-tattle, and Mr. Gosse, who, as a member of Council of the Fund, is in a position to know better and to reassure others, took the odd course of giving public currency to this talk in a letter to the "Times". Lord Balcarras replied that there was no mystery to conceal, and that an account of the purchase would appear shortly in the annual report of the Fund. Mr. Gosse, in a second letter, was still hungering for some crumbs of scandal.

He was speedily eclipsed, however, by Sir William Richmond, who in a letter which it would be hard to match for reckless mischief-making wrote as follows: "If the National Art Collections Fund is a private syndicate, all well and good; if it is a public institution whose sole object is to acquire for the nation pictures of the very first rank, and thus stands wholly apart from commerce in such works, it must surely maintain a position wholly beyond reproach. *A committee having so delicate a duty to perform to the nation should not include dealers or semi-dealers*, but should be composed of men whose interested action should be well known to be altruistic, not egoistic. Human nature is too strong for it to be necessary to say why!" Lord Balcarras replied by setting out the names of the committee and inviting Sir William Richmond to say to which of them the description we have italicised applies. His answer was that no one had doubted the absolute good faith of these gentlemen! Sir William Richmond, as a member of the Fund, had the list of the executive in his hands, and therefore, in his first letter, suggested to the ignorant what he was in a position to know was false and slanderous. His remarks, he now says, were "general". We must leave readers of the remarks themselves to judge of the plausibility of this plea.

DE AFRICA SEMPER.

UNDER our party system everything is discussed to death, which is not only tedious, but sometimes dangerous. The whole of Wednesday was devoted by the House of Commons to the discussion of Chinese labour in South Africa and Lord Milner's conduct in relation thereto, without anything being said that has not been said many times before. Mr. Chamberlain is not the man to take a curt no from Sir Henry Campbell-Bannerman as an adequate reply, and so on the second reading of the Consolidated Fund No. 2 Bill he once more raised the question of appointing a Royal Commission to inquire into the employment of indentured Asiatic labour in South Africa. We do not quite grasp what polemical advantage Mr. Chamberlain proposed to himself to realise. He cannot have expected to get his commission for the asking, and he announced on rising that he did not intend to divide the House. We suppose that it is part of the process of "rubbing it in", which is apparently considered necessary in these days for the purpose of educating the constituencies. If it did nothing else, the debate extracted from Mr. Churchill the very innocent answer, that Royal Commissions were "usually appointed with a desire to hang up a subject, and stifle a popular demand by battenning it down under a mass of bulky blue-books". Before he has been many years in office Mr. Churchill will be reminded many times of that remark. Indeed within an hour of its utterance Mr. Balfour pointed out that in five weeks the Government had appointed five Royal Commissions to inquire into canals, Trinity College, sea-coast erosion, coal mines, and the Post Office. Are we to conclude that it is the intention of the Government to "hang up" or to "stifle" these subjects? or are they less important than the employment of Chinese labour in South Africa? Equally frivolous was Mr. Churchill's argument, if such it can be called, that two commissions would be necessary, one to report on the economic and the other on the moral aspect of Chinese labour, as mining experts were not experts on morality, and so forth. When such an answer from a responsible minister is received with sympathetic laughter, we quite agree with Mr. Chamberlain that the humour of this House of Commons is a new sense in public life. The real and only reason why the Government will not send out a commission on Chinese labour is because it knows that the report, if the commissioners were honest men, would be an exposure of the reckless mendacity and unctuous hypocrisy of the Radical party. The Under-Secretary for the Colonies, whose indiscretions are beginning to alarm the labour members, treated the danger of a collision between the mother-country and a self-governing colony with his usual ignorant levity. Mr. Chamberlain, who has lived more than twice as long as Mr. Churchill, who was a Cabinet Minister in 1880, and who was Colonial Secretary for six years, is well aware that the imperial veto on colonial laws is an instrument of supremacy to be used with the greatest caution and, if possible, secrecy. Mr. Churchill shakes his veto at the colonies much as a high-spirited boy flourishes a new-bought whip before the family. The instance of the Factory Act of Western Australia is interesting, but it is against the Under-Secretary's case, not for it. The Western Australian Factory Act of 1904, amongst other things, prevents Chinamen from working longer hours in factories than white women, i.e. less than white men, and prevents them from doing any work at all in their homes. These are most harsh and unjust restrictions, which Mr. Justice Parker, an Australian judge, described as "a most extraordinary piece of legislation", and expressed his surprise "that objection was not taken to it by the Imperial authorities". Does not Mr. Churchill see the danger of quoting such a case? For here we have two facts: one, that the Imperial Government did not interfere with this "most extraordinary" legislation, because it concerned so purely domestic a question as Chinese labour; the other, that the Government of Western Australia, which is entirely under the influence of the labour party, will only admit Chinese labour subject to the most rigorous and oppressive restrictions. When Mr. Churchill

boasted the other day that in proposing to admit Chinese labour without restrictions to the Transvaal he was supported by the agreement of the great self-governing colonies, he was reckoning without his Australia. We advise Mr. Churchill to inform himself as to the attitude of the labour politicians of Australia towards the admission of Chinese without restrictions, before he makes another speech on this dangerous topic.

If the morning sitting added little or nothing to our information on the exhausted subject of Chinese labour, the evening's debate added a good deal to our knowledge of the cowardice of the Government and the impudence of Mr. Churchill. The facts of the case are simple and not disputed. In order to insure an experienced supervision of the Chinese coolies, Mr. Evans was brought from the Malay peninsula, where for twenty years he had managed large gangs of Chinese. It is impossible that Mr. Evans should have handled Chinese coolies all his life with conspicuous success, if he were not a humane man, as the Chinaman is the most robust and resentful of labourers—but this is by the way. Mr. Evans, in the course of a conversation with Lord Milner on a variety of topics, mentioned that he thought it expedient for the enforcement of discipline to use a certain form of corporal punishment, which it is not pretended was severe, and to which the Chinese coolie was accustomed both in his own country and in the Malay peninsula. According to Mr. Evans, Lord Milner either acquiesced or did not object. Lord Milner said in the House of Lords that he had no recollection of the conversation, but, with that determination to protect a subordinate which is the best tradition of our public service, added that he took the conversation from Mr. Evans, and accepted all the responsibility of the mistake. On this basis Mr. Byles and Mr. Mackarness built their motion of censure, of which we can only say that we would rather be its object than its author. These two gentlemen, one of whom is "learned", had the incredible meanness to take advantage of Lord Milner's chivalrous admission against himself to pretend that their motion was merely a record of Lord Milner's judgment on himself. A "peccavi" usually disarms the most malignant foe: here it is used as a weapon. The amendment which the Government put down in the name of Mr. Churchill was more contemptible than the motion itself. It proposed to censure the illegal flogging of Chinese coolies, but to leave out the name of Lord Milner, not from respect for that great public servant, or appreciation of his patient and brilliant services to the empire, but from fear of public opinion in South Africa! Did an amendment ever before combine so conspicuously the minimum of generosity with the maximum of cowardice? Such an amendment was fittingly proposed in a speech which for downright vulgarity of feeling and ludicrous impertinence of expression cannot be matched in Hansard. "Lord Milner is a very bad man, who fully deserves the severest censure which you can pass upon him. But is it worth the while of Us, the strongest and most virtuous Government of modern times, to pursue this wicked worm any further? Do in pity's sake remember that Lord Milner is old, and powerless, and poor." Such is a paraphrase, a short but literally accurate paraphrase of Mr. Winston Spencer Churchill's speech upon Lord Milner. We leave it with the comment that if it finds favour with any section of Mr. Churchill's party, either in the press, in society, or in the House of Commons, then indeed the spirit of a gentleman has departed from English politics.

MILITARY FACTS AND FANCIES.

MILITARY affairs have received much attention in both Houses during the past week; but the sum of all this talk has been disappointing. We have heard once again all the old platitudes and fallacies which invariably attend debates of this kind; and at the end are no nearer a solution than we were before. One point at least is clear. Mr. Haldane is a man of distinct originality. He has conceived the brilliant idea of gaining kudos by not formulating one of those

schemes on which his immediate predecessors, not having the courage to refrain from such experiments, foundered. Still, though this is of course a great gain—for, above all things, the army system at present requires rest—it can only be described as a negative advantage. It is true that in one respect an experiment is to be tried. Twenty battalions of militia are to be subjected to an increased period of training, though this carried us little further towards elucidating the militia problem, which, in existing circumstances, we hold to be insoluble. We were treated to a lengthy and somewhat unprofitable debate in the Upper House on this subject, which was only relieved from platitudinous dulness by a brilliant speech from Lord Newton, one of the few men in Parliament who have the courage to assert that all these tentative schemes are but pitiful expedients to escape the real issue—the necessity for some system of compulsory service. Apart from the militia, we were vouchsafed no definite proposals on the part of the Government. It must be admitted that Mr. Haldane asks for a more comprehensive mandate than usual. He demands from Parliament an entirely free hand to make up his mind; though the inevitable return once more of the army to the melting-pot is not averted, but merely delayed. Were he really unfettered from irresponsible parliamentary pressure, there is no doubt that matters might as well, possibly better, be left to him than to any other of our leading politicians. In breadth of mind and ability, he stands above most recent War Secretaries; and none denies him the possession of a well-balanced mind. But unfortunately it is to be feared that neither he nor anyone else will be in a position to withstand the onslaughts of the extremists who clamour for reduction; though we need hardly say that so far as he can resist them, he has our cordial sympathy and support. No doubt reduction, if it does take place, will be effected under the guise of that delusive and unattainable doctrine which has been the battle-cry of every War Minister, increased efficiency at reduced cost. Nevertheless the result may be equally unsatisfactory. Some seek to justify such a proceeding under the "blue-water" or the "milk-and-water" school of thought; and it is clear also that the linked-battalion abolitionists will urge their standpoint as an excuse for reduction. Mr. Haldane appears still to have an open mind, though he was not so emphatic as in his first pronouncement as to the advisability of abolishing battalions, or of interfering with the existing system of organisation. Meanwhile he has done little to raise the veil which still enshrouds his shadowy expansible force. Still it is at least clear that he does not realise what is necessary in order to make such a force effective. He tells us that "some kind of reserve of officers" will of course be needed. But if he imagines that nondescript individuals of this kind will meet the case, he is grievously mistaken. Such a disorganised body of men, if existing, would need the most experienced and highly-trained officers to render them effective; and we fail altogether to see how a body of this kind is to be provided.

The greatest danger at present which menaces the competency of an army to fulfil its varied functions is from the importunities of the "blue-water" and "milk-and-water" enthusiasts, the last-named of whom would also extend their ideals to our dependencies, urging that the Indian garrison could be reduced, and that the Boers can be conciliated by weakening the South African garrison—a delusion which only those who are wilfully blind to, or woefully ignorant, of modern colonial history can for a moment suffer. The preposterous ideals of this school are so obviously Utopian and wildly impracticable that we will not weary our readers by enlarging any further upon them. But the "blue-water" ideals stand on a different footing; and, though we are by no means inclined to agree with the Prime Minister's statement that the "rest of the world" agrees with him in adopting them, these ideals have undoubtedly found a ready acceptance on both sides of the House. Nor can we doubt that the majority of leaders on both sides who have adopted them have done so primarily through motives of expediency. They cannot at any rate have accepted them because of

the conclusive arguments which have been adduced, since no arguments worthy of the name have as yet been brought forward in their favour. For instance the Prime Minister—under whose auspices at the War Office, little more than ten years ago, elaborate instructions as to the organisation and composition of army corps for home defence were issued—can hardly in his maturer years have been suddenly convinced of the absurdity of these plans by the persuasive eloquence of Mr. Balfour. As a fact the "blue-water" doctrines rest on the mere assertion that the navy is invincible. Different nations at various times have maintained that their forces were in this happy condition. Nevertheless history has frequently proved that they were wrong, and that mere assertive boasting forms no constituent part of success in war. We trust and believe that the high hopes entertained of our navy are justified. But the arbitrament of war alone can prove their truth or fallacy. Yet the "blue-water" conclusions are heralded as if they were the definite outcome of an experiment in the realms of exact science, and proved by results—such as the discovery of radium or wireless telegraphy.

There is ground also for considerable apprehension in the proposals to abolish the linked-battalion system. We are no extravagant admirers of that system, which after all was merely a compromise designed to meet the peculiar conditions which must always govern our army policy. But we hold that it fulfils better than any other of the systems which had been tried before—and it seems to be forgotten that numerous systems had already been tried before it was introduced—the triple object of training recruits, providing foreign drafts and furnishing battalions which can rapidly be expanded, by means of reservists, into units fit to take the field, as was proved in the South African war. On the other hand large depôts, no matter how well organised—as indeed Mr. Haldane explained—cannot possibly afford the necessary facilities for training recruits, or be capable of improvisation into effective battalions in case of emergency. It would take long to make such inchoate bodies workable and effective, whilst with the framework and regimental staff existing in the case of the present home battalions, the necessary cohesion can be obtained almost at once. But the actual merits or defects of the linked-battalion system are by no means the most important points in this connexion at present. The main issue is that the abolition of the system can be utilised as a reason for reducing the army; since it will be said that as battalions at home are not required to feed battalions abroad, the main use of the former has disappeared, whereas all who know realise that such a course would merely have been dictated by reasons of economy. It is true that Mr. Haldane seems to realise the importance of our possessing a force of three army corps for overseas purposes—a declaration which, coming from Mr. Brodrick, always occasioned a howl of indignation—but in our opinion there is grave danger in the ideals which the majority now hold as to the functions of our home army. Speaker after speaker on the Radical side has urged reduction, and we note with alarm that again and again it was maintained that the Indian garrison could be reduced for the incorrect and insubstantial reason that Russia is weak. If reduction must take place next year, we would urge strongly on Mr. Haldane, as we before urged on Mr. Arnold-Forster, to reduce establishments rather than cadres. Establishments, no matter how low within reason, can be filled up rapidly, and will soon become systematised and workable. But once let the cadres be destroyed, they cannot again be created in a hurry. It is obvious that for a great struggle our regular forces are already none too numerous. Hence it is clear that when a time of stress is again upon us—for no sane optimist can guarantee that peace and goodwill between us and other nations can endure for ever—we shall once more be reduced to the ruinous and unsatisfactory expedient of raising reserve and yeomanry regiments or to some other equally unsatisfactory expedients.

PROTECTION FOR BRITISH SEAMEN.

A GOOD many years ago now Mr. Plimsoll began his famous agitation for the protection of British seamen. The object was simple, plain, straightforward; and Mr. Plimsoll went directly to the point. There was clearly a duty on the part of the nation to see that its sailors should not be sent to sea in "coffin" ships. It was as much bound to protect the lives and health of its citizens on the sea as it was to protect them in mines or in factories. Now Mr. Lloyd-George, in the name of the Government, brings in a Merchants' Shipping Bill which proposes to extend to foreign ships the regulations and safeguards which are provided by the existing Merchant Shipping Acts. Mr. Lloyd-George's anxiety, he professes, is to save the lives of foreign seamen. He has discovered that it is an "international duty" to guard more carefully the sailors of other nations than those nations do themselves. He has advanced a stage in morality beyond Mr. Plimsoll, and from his lofty standpoint he tacitly censures other nations. It would have been interesting information if he had told us on what grounds there is a duty on the British Parliament to legislate as he proposes, and to take as much care of the seamen of other countries as we do of our own. The pretence may be dismissed at once as disingenuous, insincere and flavoured with a large measure of hypocrisy. It is intended to cover the real reason for the introduction of this measure, which is a good measure, and a good deal better than the argument about international duties which Mr. Lloyd-George used to recommend it. Without any beating about the bush it is a Bill for the protection of British seamen and British shipowners in their trade. At the time of the Plimsoll agitation British shipowners, so far as they were opposed to the new regulations, were so because they said they would hamper their trade. They are now in favour of the regulations but they wish that the foreign shipowner should be hampered equally with themselves. We say hampered without meaning that the regulations are unfair in themselves. If they are made applicable all round, no British shipowner is now inclined to object to them. The shipowners take up the same position as British manufacturers, who say that foreign goods come here made in foreign countries where the conditions of labour are much worse than they are here; and where factory acts do not restrict the manufacturer's operations nor reduce his profits. The fact itself is sometimes disputed, though it is a fact nevertheless; but granting it, then there is a good reason for protecting our manufacturers by imposing duties on goods from these countries which compete unfairly with our own productions. The case of the shipowners and manufacturers is on the same footing. But we can protect the shipowner by legislation in the nature of factory legislation; while we cannot protect the manufacturer except by the imposition of duties. The peculiarity and the inconsistency of Mr. Lloyd-George's position is that he is willing to protect the shipowner but not to protect the manufacturer. He is a protectionist on the water but a free trader on land.

Naturally he does not wish to have the situation punctuated to himself and others since he is what Mr. Wyndham called him one of the protagonists of the free-trade party—on land. Hence his argument as to the national duty of "officially seeking to keep alive" the foreign seaman. There has been dissatisfaction in plenty in the country about the disabilities which British trade and British seamen have had to endure in their trade and calling from which foreigners have been exempt. The loading of foreign vessels has been one cause of complaint; the granting of certificates to foreign pilots in British waters while British citizens are refused them in foreign ports is another; the employment of foreign vessels and sailors in the coasting trade and the exclusion of our own in other countries is a third. But there is nothing of the sentiment of Mr. Lloyd-George's international morality in it. The demand has been for such protection of British trade as would give it an advantage over foreigners. It has not at all been animated by the desire to make the foreign seaman better off. And it was in deference

to these complaints that Mr. Lloyd-George has in fact brought forward his Bill; and he recommended it on its proper ground when he described how old British ships after being condemned as unseaworthy were generally sold to foreigners. What is the grievance of the British shipowner here? It might seem that he has been rather fortunate in having a market for his old rotten ships; and he does not officiously strive to keep alive the foreign sailor by preventing them from coming into foreign hands. Mr. Lloyd-George describes what the grievance is. "The British shipowners were subjected to the grossly unfair competition of these vessels, which besides costing so much less in initial expenditure and upkeep, went to and fro considerably overloaded." Here cheers came in for the ad captandum sentiment about saving human life; but who can doubt, amidst the queer incongruous mixture of business and sentiment, that in this particular instance the business element was the principal and most powerful ingredient?

Mr. Lloyd-George has himself loosened the rivets in his free-trade armour. The free trader has hitherto not cared if home regulations made foreign competition easier. Now Mr. Lloyd-George finds that where British trade is at a disadvantage this must be redressed. And what becomes of the interests of consumers? Did not these rotten, overloaded foreign ships, and these unprotected foreign sailors, bring us goods all the cheaper for the overloading and the unseaworthiness? The British shipowner is to be protected against the foreign; and of course, as free traders say, the price will become higher, and with protected British ships doubtless we shall have the little protectionist loaf. We are satisfied that the Government has been brought directly up to the facts by introducing this Bill. They have talked a great deal about what could be done to improve trade without sully the purity of their free-trade principles. They have made a beginning with the Merchant Shipping Bill and we see where they have landed. Let them try the pilots' certificate question. Mr. Lloyd-George is in favour of protecting British pilots because of the unfair competition of foreign with British labour. He is anxious, and very properly, about the number of foreigners in the British marine. He says we cannot do without them at present because British seamen are scarce; and the Bill seeks to improve the conditions of service. All this is very well, is admirable indeed, but as there are no legal restrictions on foreign seamen entering our marine, they are just as likely to be tempted as the British seaman, so that the present status will remain. Then Mr. Lloyd-George hopes with the co-operation of shipowners to revive the apprenticeship system and so secure the supply of seamen. But again if foreign seamen are employed either because they are paid less wages or for other reasons, how are the chances increased of lowering the percentage of foreigners? At the end we shall come to this, that to get British sailors instead of foreign, they must have some preference. We then begin to think inevitably of the old provisions of the Navigation Acts by which we did keep up the supply of British sailors; and when you come to the Navigation Acts, the whole system of *laissez-faire* as regards the foreigner goes by the board and free trade with it. The labour members are very insistent upon the British marine for British sailors: but how are they going to get it without finding themselves perforce against free trade? It is impossible to have a mercantile marine of British sailors without prohibition on the employment of foreigners. We should need to have the Contract Clause against importing foreign labour as protectionist America has; and as trade unionists wanted to have to keep out aliens brought over to upset their arrangements during strikes. All this is plain sailing to anti-free traders; and we agree both with Mr. Lloyd-George in his first step and with the trade unionists who maintain a protectionism of labour which inevitably leads further. But Mr. Lloyd-George is right and the labour party wrong as regards the Lascars. Lascars are not foreigners; they are British subjects; and it is against all notions of an empire that any class of its citizens should be deprived of the power of earning their living in any part of the empire. Indians may become members of the British Parliament; it would

be unjust and absurd that they should not be able to work on a British ship. There is one case of exclusion of foreigners under Mr. Lloyd-George's Bill which we would not employ as an argument in the free-trade controversy. It has been shown in three recent wreck inquiries that ships have been lost by the inability of foreign seamen to understand the words of command in English. If there were no other clause in the Bill than that which prohibits the employment of such foreigners, it would introduce an important change and be of great benefit to sailors.

THE LIBERALS AND RITUAL LEGISLATION.

CHURCHMEN in general and bishops in particular would do well to prepare without delay for the Orange tempest that will assuredly burst forth on the publication after Whitsuntide of the Ritual Commissions Report. For, be there no mistake, a Protestant uproar of a kind is bound to follow its appearance. Never mind how moderate may be the findings or recommendations of the Commissioners, the evidence schedules will contain just the sort of matter which (especially in the distorted form wherein the press will serve it out) arouses the Lord George Gordon in the breast alike of the fanatical Kensitite in the suburb and the more fanatical agnostic at the club, who is tolerant of Mohammedanism, and intolerant of the Catholic faith. And one must remember that the Church Association with its vans and agencies will without regard either to decency or religion fight this time for a statutory proscription of High Churchmen as it has never fought before, for if it fails now it is scarcely possible that its wealthy supporters will care to continue an expensive struggle that has never in its palmiest days yielded any better fruit than Pyrrhic victories in the courts of law.

However if the Church Association and kindred Protestant societies, leagues, and lodges, with their agnostic guerillas, and Mr. Austin Taylor M.P., and Wimborne House, were left to their own resources, nothing very serious could ensue. As things stand, if only the nonconformists would hold aloof, as in honour and consistency they ought to do, polemic Protestantism within the pale of the Established Church could effect little permanent mischief, save in so far as its tactics and language brought heavy discredit on all forms of religion. Or to put it in other words, if Churchmen had only here to deal with domestic disloyalty, the fury of the storm might find no more dangerous expression than a few violent speeches by Liverpool Orangemen, a sheaf of silly letters to the "Times" newspaper, a few impertinent questions in the House and much indecorous babbling in clubland. But behind the Church Association are gathered the gloomy battalions of that Puritan nonconformity which sees in Mr. Perks its philosopher and guide. Dissenters of this class are not in truth one whit more liberal than are the Orangemen of Liverpool. They call themselves Liberationists, but by this they mean ascendancy for themselves and a clearing of non-Puritan sanctuaries with Erastian axes and hammers. We admit that there is a body of Dissent which is more than complacent when from time to time the "Daily News" allows Mr. G. K. Chesterton to strip the mask of Liberalism from Mr. Perks' hypocritical and intolerant politics. The fact remains however that Mr. Perks and his friends carry considerable weight in the Dissenting caucus, and that they will be in a position to bring considerable pressure to bear on the Government in favour of an amended Public Worship Regulation Act, if not of a new Uniformity Law.

The question then comes, Will the Government consent at the bidding of Messrs. Taylor and Perks to hoist the Orange flag on the Liberal citadel? "Impossible" says the political theorist. "Liberalism has naught to do with religion except to disestablish it, and to force on a religious body legislation which the bulk of its members dislike would be outrageous tyranny." This might be convincing, if practice always squared with theory, if a good many members of the Cabinet had not in times past responded to the Orange Whip, and if the narrowest types of Erastian Evangelicalism and

intolerant Dissent were not to be found in some of the subordinate Ministerial posts. Besides the religious persecutor has seldom lacked a plausible plea. Catherine de Médici and Queen Elizabeth, we remember, both insisted that they only compelled uniformity, while they left conscience free. Sir Henry Campbell-Bannerman might likewise plead that he would do naught but enforce the Act of Uniformity by abolishing the episcopal veto on ritual prosecutions. (By the way we are far from certain that such a proposal would entirely satisfy Messrs. Perks and Taylor, for the former has told us that we have to do with a Parliament of "saints" and such an assembly is more likely to annul than to enforce, say, the Ornaments Rubric of 1662.) The excuse would be idle. This veto is as necessary to the peace of the Church and the harmonious working of ecclesiastical life, as was the Tribune's veto to the constitution of Republican Rome. It is in fact a safety valve against a squalid and impious litigation and a fanatical uproar in Press and Pulpit, of which there could be no ending, save the disestablishment and possible disruption of the Church amid scenes repellent alike to religion and decency. If indeed, which we hardly expect, the Judicial Committee thought fit to give further judgments not of law but of policy, we might get as a prelude to such a disestablishment such performances in some of our sanctuaries as are now disgracing the parish churches of France. On the whole we believe that the Premier realises something of the dangers in the position, and that he is reluctant to touch the question. His attitude however will depend on the amount of resistance that such a betrayal of Liberal principles could command in the Cabinet. We believe there are in the Cabinet five men on whom Churchmen may rely with some confidence. These are Mr. Morley, Mr. Haldane, Mr. Birrell, Mr. John Burns, and Mr. Lloyd-George, not one of whom has ever voted for and two if not three of whom have voted against a Liverpool persecution Bill. Of these the first two are philosophers, who if they think religious establishments anachronisms, know well that for a Liberal Government to proclaim a religious war on opinions supposed to be unpopular would be a shameful betrayal of sacred principles. The third is a wit who sees the humorous side of Pecksniffian Puritanism. Mr. Burns is neither wit nor philosopher; but he knows how much Labour owes to High Churchmen, and he would, we think, be the last to sacrifice them to the bigotry of Protestant capitalists. Those who have not studied Mr. George's record in the division lists on the question may be surprised to find that where ritualism is concerned, he should be an opponent of Mr. Perks. Let it be realised therefore that as a Baptist the President of the Board of Trade feels a hatred to Acts of Uniformity such as the smug Methodist can never know; that his Liberationism is sufficiently honest and his mind sufficiently clear to show him that for a Liberal to touch Orange Erastianism is to commit an act of political apostasy. We wish that to these five we could have added a sixth, Mr. Herbert Gladstone. We will say, however, that we trust he will, when the time comes, consult the prestige of the name he bears.

Considering, therefore, that the Cabinet will be divided, that most of the Opposition, to whom Mr. Austin Taylor is now anathema, will be unfriendly, that there are a few excellent Churchmen among unofficial Liberals, that there is a risk of a snub from the Peers on a question on which it would be impossible to arouse the working classes, we feel that if the bishops will only speak out, the Prime Minister may give polemic Protestants nothing worse than sympathetic words. But if this is to be effected the episcopate must use the voice not of Hoadly or Tait, but of Anselm and Laud. They must say that they will accept only under protest and will have nothing to do with legislation touching spiritual matters which has been forced on the Church against her will by a legislature which is in the main a stranger to her doctrines and discipline.

If the bishops or even the majority of them would say this with firmness and moderation, and in saying it would make clear that they in no wise condone such extreme practices as are clearly against Church order, we believe that they would evoke a burst of enthusiastic

loyalty from the faithful, such as Anglicanism has not known for generations. But alas! *episcopi Angliæ semper pavidî*.

HIRED FURNITURE.

WHAT is the reason of the immense interest which the Eastbourne hire-furnishing case has aroused? It is nothing else than the fact that the furniture-hiring system has become very general in recent years; and what happened at Eastbourne might consequently happen at any time in thousands of English hired households. Almost every firm of furniture dealers and upholsterers now carries on the business of letting household goods on hire; and from the beds down to the fire-irons everything belongs to them in many an apparently comfortable and solidly prosperous home. So that it is easy to imagine how various classes of people have followed intently the proceedings in the Oetzmann case. And yet we note the curious fact that the "Times", whose law reports are by far the best of all the newspapers, had only a report of the case on the last of the eleven days that the trial lasted. This might suggest that the people who read the "Times" dwell in Olympian security and freedom from the hired-furniture worries which haunt so many of their fellow-creatures. But a moment's reflection shows that even they cannot be indifferent to the fact that, like the harpies of old days, the modern furniture dealer may swoop down upon other people's presumed happy homes and carry off all they contain. The landlord has now a rival, and a formidable one. His once comfortable security for rent has become precarious. How can he ever know that the goods and chattels he so complacently marked as being a solid reserve fund for his rent is not a deception and a snare? His tenants' apparent property is only a right of possession; and for that right he is paying heavy instalments weekly or monthly which make him so much the less able to raise his landlord's rent. If between the Scylla and Charybdis of the landlord and the furniture-owner the tenant must make his unhappy choice, he favours the furniture dealer. Before the baleful broker makes his appearance a quiet intimation is sent to the locator of the furniture, who wastes no time in asserting his rights to re-possession. If the tenant loses the furniture, he at least has no longer to pay the instalments for it. To evade his landlord is then comparatively easy; and probably in a new home, the storm being over, the goods may again be entrusted to him, and the instalments be resumed until a similar operation becomes desirable once more.

Thus the whirligig of time brings in his revenges; and the right of distress, once the abundant theme of Radical denunciation and of dismal music-hall humours, has become the shade of what it used to be. Legislation too has done something to soften its rigour. A landlord may not seize the bedding of his tenant or his tools of trade in use; but the furniture dealer like the Cyclops is *ἀθέμιτος* and a law unto himself. He makes a contract which is as rigorous and absolute in its terms as an old mortgage of land; and he can foreclose without a court of equity having the power to interfere or interpose a doctrine of equity of redemption or the taking of an account. Parliament has not subjected him to the strict rules by which a bill of sale holder is bound; and there is no publicity, so that landlord or other creditor may know a fact so important in his relations with his debtor as that the household furniture is not the debtor's own. The money-lender must be registered, and the necessitous borrower may have the terms of his loan revised on his proving that the bargain he made was unreasonable and the interest too high. There is nothing of this kind of legislation for the protection of the hirer of furniture, though the agreements he makes are often as unreasonable and harsh on the face of them and operate as much hardship, and as extensive, as they do in the cases mentioned. But in fact indirectly and informally the hirer of furniture is not altogether at the mercy of the locator. It is well known that the county courts in which most of the furniture-hiring cases come to be heard are almost always biased against the locator, and very rarely does he win an action in which his rights

are disputed. The county court does not hesitate to administer an equity which would not be approved on strict grounds in the Chancery Division. Besides, the men whom the furniture dealer puts in to carry off the goods are not the most fastidious and considerate of people, and they rarely make an entry without committing some illegality which the county court judge will take care to tell for all it is worth against the furniture dealer. So that rough but substantial justice is administered; and whatever grounds the furniture dealer might have on which to appeal he is generally inclined to acquiesce without giving wider publicity to his dealings. In regard to the poorer classes of people he is on the whole inclined to assert less than his huckstered rights. To gain a special reputation for severity would frighten his possible customers; and he dislikes litigation for the same reason as insurance offices, who would rather pay a doubtful claim than seem to evade their liabilities. What happened in the Eastbourne case is very much what generally happens in the county courts. Admitted illegalities were committed in enforcing the rights of Messrs. Oetzmann; no doubt through their agents' carelessness or rudeness. Very probably the matter would have been arranged without coming into court if the Eastbourne ladies had not chosen to bring charges of fraud against the firm. These charges do not now come into consideration, as the case was settled without being fully heard. Messrs. Oetzmann repudiated the charges; and it is certainly very much in their favour that, with the inducements furniture locators have for keeping quiet when troubles arise, they accepted the publicity of so long a trial with the eyes of a censorious world upon them.

There was only one matter dealt with by the judge on general grounds. He pointed out that when people make these onerous contracts they should have all the terms fully explained to them. But it is too easy a way out of a contract that has become unprofitable to be allowed to say that one did not understand it. The great objection to the hire system is that it tempts people by holding out terms of credit without which they would not embark on speculations, whether of business such as lodging-house keeping, or the even more speculative business of marriage. But the same objections may be made against any system of credit. It is a counsel of impossible perfection in these days to say that any class of people shall be prevented from giving or taking credit; though in numberless instances it would be quite true to say with a solemn shake of the head, that if they had been content not to go into business, or into marriage, until they had paid cash down for everything they would have escaped trouble. That may be true, but everybody now acts on the principle of nothing venture nothing have; and this is only what the hirers of furniture do. We do not suppose that it is in the long run more profitable for furniture dealers to locate furniture than to sell it outright. They charge high prices; but they run many risks; and the expenses of collecting instalments and bookkeeping and keeping watch over the people entrusted with their goods are very heavy. The hardship of taking possession of their furniture when only two or three instalments are still to be paid is often dwelt on; but it is probable that in many cases after several years' use the goods are not of much value. They cannot be located again; and second-hand furniture of the kind supplied is not worth very much. The provisions of these contracts must be strict. The furniture dealer may hand over valuable articles which are seized by the landlord for rent; or they may be destroyed, or injured, or improperly sold or pawned. So that the hardships are not wholly on one side. In one respect the hire system is not so bad as the ordinary system of credit where a wife can fix her husband with liability for goods he has not seen, or which he supposes paid for. Wives can hardly deceive their husbands in the matter of a house full of furniture. In most cases the hire system suits the convenience of hirers as we understand convenience nowadays; and, as we have said, where disputes occur, though there is no general law protecting hirers they find themselves in a favourable position when they go into court. The Oetzmann case seems to support all these propositions.

THE CITY.

IT is difficult to imagine anything more desperately uninteresting than the past week on the Stock Exchange. Americans, Foreigners, and Kaffirs are all, for different reasons, under the ban of the big operators who initiate market movements. On Thursday evening it looked as if light was about to break through the gloom of the skies and the markets. Consols and Foreigners, indeed to some extent all markets, have been kept uncertain by the Algeciras Conference, but we really think that for good or evil this farcical proceeding has lost its influence. We repeat what we have said from the first, that no trouble will come from Algeciras.

On the morning after the debates on Chinese labour and Lord Milner, Rand Mines rose an eighth or it may have been three-sixteenths. Perhaps people are beginning to realise that the Government, whatever Mr. Churchill may say, neither can nor wish to interfere with the supply of Chinese labour. All that our hypocritical statesmen want is that the new Transvaal Government shall make a few changes in detail, so as to make it look a little more like unrestricted importation. If the Transvaal politicians are as 'cute as those we breed at home, they will tell a few lies with a wink, and go on importing as before. But that the colonists will ever agree to importation without restrictions is a foolish dream, as the case of Australia proves. Then, of course, there is the question of the franchise, which may be so arranged as to give Boer or Briton a majority. Why should the City man, who wants to make money, go into the South African market, which is beset with all these uncertainties? If he wants to speculate in land shares, why should he not buy Western Canada Lands, which have already risen to 30s., and which, if Americans keep buying farms at the present rate, may easily rise to £2? If he wants to invest in mines, let him go into the Australian market, and buy, for choice, Oroya Brownhills, which pay 80 per cent., and will yield him at the present price of nearly 3 about 26 per cent. If he wants to speculate in gold and copper mines, let him turn his attention to Siberia, and buy Siberian Proprietary at 4½, or Orsk Gold Mines at 1½, both for special settlement. The Siberian Proprietary is the parent company which has just bought out the Orsk, and is going to bring out another property next week containing some precious stone peculiar to Russia. The Orsk Gold Mines are said to be the richest field in the world: they certainly have plenty of capital and good management to help them.

The American railway market has been very trying to the nerves for the last three weeks. Both parties, the "bulls" and the "bears", have been told to expect big movements, and both have been disappointed, as prices have moved up and down within narrow limits. Readings of course have fallen from 85 to 65, but then Readings are vitally interested in the anthracite coal strike. The questions at the moment are, will the strike come off? And if it does, will it cause much of a break in prices, or has it been discounted? Opinions differ on both these points. It is said that the coalowners, of whom the Reading company is the chief, have encouraged the agitation for a strike in order to put up the price of coal, which had been depressed by the unusually open winter. In this manoeuvre they have succeeded, as the price of coal has risen 50 cents. It is also a fact that very large stocks of coal have been accumulated. These two things, large stocks and a higher price, would point to no strike, as the men know well enough that a strike under such conditions cannot succeed. The more anxious the operators show themselves for a strike, the more surely will the men back down and settle. In a few days it will be settled, and we believe that Readings would be a good purchase on the announcement of a strike. If there is no strike, there will be big rises in Readings, Unions, Steels, and Canadas.

Interest attaches to Messrs. Ind Coope's statement of accounts, apart from the results of the year's working, from the fact that this is the first report and balance-sheet issued to the public during the century of the firm's existence. It is also noteworthy that the loss of business at home consequent on general trade

depression has been made good by extensive developments abroad and particularly in India. The fall in the price of hops this year, it is estimated, will mean a saving on last year's figures of over £22,000.

PROPRIETARY VERSUS MUTUAL LIFE OFFICES.

AT the annual meeting of the Sun Life Office Mr. Pryor the chairman reviewed the salient features of the disclosures in connexion with New York Insurance Companies, and said that if they had been proprietary offices like the Sun Office nothing of the kind could have occurred. He maintained that proprietary offices were more stable and less likely to go astray, and he thought that the public should be warned that there was danger in possible bad management of mutual offices, even in England. Absolute confidence in a Life office is of such supreme importance to policyholders that any suggestion of danger or bad management is an extremely serious matter, and one which ought not to be made except with good reason. There are no facts which support Mr. Pryor's statements and the Sun Life Office hardly compares favourably with the best of the mutual offices, or even with the average results of the whole of the mutual offices transacting business in this country.

There are only sixteen mutual offices to be considered, and there is not a single one among them which shows any trace of instability or liability to go astray. When Mr. Pryor was called to account by the managers of two of the mutual offices he attempted to give some reasons for his surprising statements, his chief one being that shareholders constitute a compact body and exert a moral influence upon the directors. By far the worst of the three American offices was the Equitable which is a proprietary company, and the greatest scandals were the direct consequence of the power of the shareholders. The first remedy for the abuses was to take the control from the shareholders and give it to the policyholders. The moral influence of the shareholders of the Sun is undeniable and it is exerted in the direction of earning dividends for the proprietors. The proprietors' funds amount to £400,000. The policyholders' funds amount to £6,000,000. The policyholders share in 80 per cent. of the surplus, recent policyholders participating in 90 per cent. Although the funds invested by the policyholders and their share in the profits are overwhelmingly greater than the interests of the proprietors the latter appoint and influence the directors. One direction in which this influence may be exerted to the detriment of the policyholders is worth considering. It pays the shareholders better to obtain a large new business at a heavy expense than to consult the welfare of the policyholders by working economically. At the present time the profits in the Sun amount to about 25 per cent. of the premiums received during the valuation period: the premiums are about £2,000,000, and the surplus £500,000 in five years. If by increasing the rate of expenditure 5 per cent. of the premiums the business could be doubled, the surplus would be a smaller proportion of the premiums but a larger amount: this would be to the disadvantage of the policyholders, and to the advantage of the proprietors, who, in the example given above, would share in £800,000 (20 per cent. of £4,000,000) instead of in £500,000 (25 per cent. of £2,000,000) as at present, but the cash value of the policyholders' bonuses would be very much smaller.

That the moral influence of the Sun's proprietors tends to extravagance is shown by the fact that the commission and expenses of the Sun amount to 16·2 per cent. of the premium income, in addition to which about 4½ per cent. of the premiums is paid to the shareholders for dividends. From the payment of these dividends the policyholders receive no benefit, and the total expenditure for expenses and shareholders amounts to 20·7 per cent. of the premium income. The average expenditure of the whole of the mutual offices is 11·8 per cent. This is 4½ per cent. less than the Sun pays for commission and expenses, and 9 per cent. less

than the total expenses, including the shareholders' dividends.

In these circumstances it is not surprising to find that the sums assured for £100 per annum are much smaller in the Sun than the average amounts given by the mutual offices. The results in the best mutual companies are naturally much larger than the average. Taking a whole Life policy for age thirty at entry, and a premium of £100 a year in each case, we have the following results for policies of various durations:

		Number of Years in force			
		1	10	20	30
		£	£	£	£
Mutual Average	...	4,121	4,685	5,427	6,625
Sun Life	...	4,070	4,510	5,210	6,060
Difference	...	51	175	217	565

In face of these facts the chairman of the Sun is likely to remain in a minority of one in thinking that the advantage of the proprietary system in assurance offices is enormous. If there is any instability among British assurance offices at the present time, it is to be found only in some of the proprietary companies, and there is no trace of it in any one of the mutual offices. Our columns have repeatedly given evidence of the excellence of many of the proprietary companies, and it should be clearly understood that in commenting on the attack made by the chairman of the Sun we are criticising that company only and not proprietary offices as a whole. If the facts are not pleasing to the Sun shareholders, the chairman must take responsibility, since his speech invited a consideration of the whole question.

PURE BEER—A STUDY IN FALLACIES.

A DEBATE in the House of Commons upon a technical and non-party subject generally becomes an illustration of the employment of reason to conceal the speaker's motives, and the discussion upon Colonel Courthope's Pure Beer Bill afforded some excellent examples of this use. Though pure beer is for a time no longer practical politics, it may perhaps be sowing good seed for the future if we examine first the fallacies that were duly passed round in last week's debate and then the real reasons which underlay them. The upholders of the present state of affairs, the "free mash-tun", appeal with some confidence to science; brewing is a scientific industry, they say; do not interfere with our use of whatever materials we find most suitable, for thereby you are only impeding progress and trying to stereotype wasteful methods. This argument implies that the brewer is using his science to produce the best beer, instead of the cheapest, which has been the real object of the trade in England for some years now.

A few details are necessary: in the normal brewing process the barley grain is first malted and then mashed, by which means the starch is converted into a sugar that is in the next process transformed into alcohol by the yeast. Now the brewer has to-day the right to use instead of malt both starches derived from any other source such as rice or maize, and sugars like glucose which are cheaply manufactured by the action of acids upon various grains and other natural products. Since barley is a source of sugar and the sugar is turned into alcohol, what difference can the source of the sugar make to the beer and the beer-drinker? This crude view of the brewing process represents what might be termed mid-Victorian chemistry when sugar was sugar and alcohol its product on fermentation; it is a first approximation to the truth, telling some four-fifths of the whole story but neglecting the one-fifth which more recent science is beginning to find of no small importance. When the malt is mashed the starch is not wholly turned to sugar; some of it passes into intermediate gum-like bodies, and there is also extracted more or less material containing nitrogen. Now all these bodies give to beer its characteristic taste, particularly the round full flavour of the best ales; some of them, however, are disliked

by the brewer because they provide food for the bacteria, which turn beer sour and give it a muddy appearance. To retain the brightness and soundness of the liquid hops are used as an antiseptic, but since hops are both dear and too bitter for all palates, if used in the quantities necessary for preservation, two other methods have been followed: the German brewer keeps his beer always at a low temperature, storing it on ice till the moment of drinking; the English brewer cuts down his malt and uses instead sugars which will yield alcohol without the bye-products that bacteria like. And on these lines, which it should also be remarked are the lines of cheapness, English brewing has developed, until many of the companies are using 60 to 80 per cent. of substitutes with the minimum of malt that will give a flavour of beer. The Excise authorities agree to consider the liquid obtained in this way identical with beer brewed solely from malt. But the whole trend of modern research in chemistry and physiology is against this view; to begin with, the glucose sugar produced by the action of acids upon starchy materials is by no means identical with the sugar naturally formed by malt in the mash-tun; it contains a number of quite different bye-products, and the further bye-products that are produced in the fermentation of these artificial sugars are in their turn different. Now the physiological action of these bye-products is not negligible, as was light-heartedly assumed by the earlier chemists; all recent investigation goes to show they are even more important than the alcohol, and though it is still undetermined which are good or bad, toxic or indifferent, the broad fact remains that they are not identical with the malt products. Only the crudest science can regard beer brewed from substitutes as the equivalent of beer brewed from malt.

A good deal of confusion again has arisen between heavy and light beer; the British public, we are told, demands a lighter article than the heavy muddy all-malt ales of old and the brewer must use substitutes in order to provide it. Here light is used by the brewer in the sense of light and clean on the palate, the public understand it as meaning less alcoholic; but the brewer gets as much alcohol out of the substitutes as out of malt. The old ales were often both strong and muddy because they were dirtily made; modern methods of brewing clean bright beer are not bound up with the use of substitutes, as is seen from the fact that the finest Bavarian lager, which is what the public justly regard as a light beer, is brewed solely from malt and hops.

Another argument is that the use of substitutes enables the brewer to work with a greater proportion of British-grown barley, otherwise he must in the main employ foreign barley that has been more thoroughly ripened; but ask a brewer's chemist in private what he thinks of this argument. Of English and foreign barleys there are alike both good and bad; either is bought for malting down to a certain quality, and it is absurd to suppose that to double the demand for barley will lessen the call for one of the sorts which now supply the market. It is less sunshine which makes fine barley than cultivation, and the maltster will use grain from Suffolk, Chili, Smyrna, or California indifferently, as long as it reaches his standard of quality. No, this "sunshine in the mash-tun" theory is mere rhetoric, only valid when seen through the golden medium of a few glasses of the best.

One of the most extraordinary statements in last week's debate was that of Mr. McKenna, who maintained that the Excise authorities could not carry out the provisions of a pure beer Bill because they cannot detect analytically whether substitutes were being used. Fortunately the resources of chemistry are not exhausted with the Inland Revenue chemists, they could very soon be taught when the need arises. It is not a question of analysis; the Excise people have intimate and constant access to all breweries and could stop the use of glucose just as to-day they stop the use of saccharine. It is ridiculous to argue that we cannot do what the Bavarian authorities enforce without any trouble.

But enough of these debating-society points. Let us clear our minds of cant and consider what are the real motives at work. The brewers oppose the Bill because

they want liberty to brew as cheaply as possible, and a malt-and-hops beer would cost them more for materials. Over-capitalised as the industry mostly is, it has been foundered by the purchase of tied houses at fantastic prices; for years the companies have been pressing their brewers to secure cheapness of production by any and every means, until the ale supplied to the bulk of the tied houses is little more than alcohol and water, cunningly coloured and flavoured. As to the public taste, little consideration has it received from brewery directors when cheapness has been in question; under the régime of substitutes the consumption of English beer drops year by year, although it is well known that the great brewery which deals in malt and hops alone still finds its trade expanding. In its dim instinctive way the public is finding out the substitute brewer and dropping his product.

On the other hand Colonel Courthope and his class are primarily interested in trying to expand the market for English hops and barley. This is what Mr. Paul saw when in his bright journalistic way he denounced the Bill as the last flicker of Protection. But any business attacked by colourable imitations of its own wares is quite entitled to try to protect itself; surely Mr. Paul is not prepared to abolish all laws against adulteration; and in this case the license system has done away with free trade in beer; it protects the brewer but leaves the public entirely at his mercy. Nor can we see why any man should be ashamed of wanting to give English agriculture any legislative help that may be possible, direct or indirect. Suppose a hop substitute were invented sufficiently innocuous during a short trial to enable some of the great chemical pundits to be retained to swear it was harmless to health, then the 49,000 acres of English land now growing hops, on each acre of which £15 to £25 a year are spent for labour alone, would go back to corn or grass and pay little more than a pound an acre for labour. Is that a consummation to be desired by the nation? It is true there might be one chemical factory the more at Mannheim, and brewery shares would be enhanced, but where does the public gain? No, the pure beer question is not to be dismissed by a catchword like Protection; we recognise the necessity for caution imposed by the present state of the brewing trade: none the less there are two main principles to be considered—that the essential beer is made from barley and hops and it is no longer correct to regard the products of other starches, still less of other sugars, as identical with it, and again that the public requires special protection from the brewer, since he is protected from free competition by the action of the licensing laws.

THE WORLD.

THEY say the world's a sham and life a lease
Of nightmare nothing nicknamed Time, and we
Ghost voyagers in undiscovered seas
Where fact is feign; mirage, reality:

Where all is vain and vanity is all,
And eyes look out and only know they stare
At conjured coasts whose beacons rise and fall
And vanish with the hopes that feigned them there:

Where sea-shell measures urge a phantom dance
Till fancied pleasure drowns imagined pain—
Till Death stares madness out of countenance
And vanity is all and all is vain.

It may be even as my friends allege:
I'm pressed to prove that life is something more;
And yet a linnet on a hawthorn hedge
Still wants explaining and accounting for.

RALPH HODGSON.

"A GREAT DEAR".

"CAPTAIN Brassbound's Conversion" seemed to me, at the Court Theatre last Tuesday, less delightful than when it was launched some years ago by the Stage Society. One reason for my disappointment is that Mr. Shaw writes much better plays now than then. When he wrote "Captain Brassbound" he had not yet found his own "form" in drama. He was still relying on a conventional technique, not consonant with the kind of thing he had to express. He was pouring new wine into old bottles; and, though the old bottles did well enough at first, a good deal of the new wine is wasted from them now: "Captain Brassbound" seems cheap beside "John Bull's Other Island" and "Major Barbara". But there is another reason for my disappointment. The three main characters of the play—the Captain, the Judge, and Lady Cicely—were less satisfactorily impersonated last Tuesday than in the original production. Mr. Kerr is a very admirable actor. But, versatile though he is, he cannot become romantic. And the Captain is, of course (like Mr. Laurence Irving, who first impersonated him), romantic to the core. Another very admirable actor is Mr. Barnes. But he cannot help being genial. And the Judge is, of course, dry essentially. Nature has given to each of these actors a voice and face that prevent him from compassing just that effect which is needful here. The effect that ought to be made by Lady Cicely is an effect of quiet self-confidence. Lady Cicely is more sensible and quicker-witted than any of the men among whom she finds herself. She knows that she can, with easy diplomacy, twist them all round her little finger. She has (except for a few moments, at the end of the play) no hesitations, no misgivings. She is undisputed mistress of herself. Her manner, therefore, must be even and calm in its vivacity, innocent of pauses, of flurry, of over-emphasis. Miss Ellen Terry was duly vivacious last Tuesday. But she was, also, very nervous. She was often at a loss when it was most necessary that she should take her cue instantly. And, in the relief of having remembered her cue, she often spoke with disastrous emphasis. You remember the scene where Lady Cicely is mending the Captain's jacket. The Judge has just been led away under arrest, and the Captain is raging and storming against law and order as represented by the Judge. In the midst of one of his tirades, "Are you sure", asks Lady Cicely, "that this coat doesn't catch you under the sleeve?" Miss Terry put this question in a tone almost as exuberant as the Captain's; and thus the whole point was lost. And there were similar losses in her performance from first to last. Her nervousness not only marred Mr. Shaw's conception: it marred the performances of the other parts, and communicated itself, I am sure, to the whole audience. I draw attention to it because I should not like those of the rising generation who saw the performance to imagine that Miss Terry was within measurable distance of her best; and that is an impression which the criticisms of most of my colleagues would be likely to foster.

Two qualities there are in Miss Terry that no amount of nervousness can mar. Nothing can obscure for us her sense of beauty and her buoyant jollity. It is this latter quality that explains the unique hold she has on the affections of the public. Was ever a creature so sunny as she? Did ever anyone radiate such kindness and good humour? To no one, I think, so justly as to her may be applied that expressive phrase in modern slang, "a great dear". I have often heard people deny that she is great in the art of acting; but her power of endearing herself across footlights is, in itself, such as to earn for her an indisputable title to greatness. This power of hers would not, I think, be less if she had happened not to be so beautiful and so graceful in her person and in her methods. To painters and other artists, of course, her primary appeal has been through the quality of her face, and through the sense of beauty that is evident in all the inflexions of her voice, and in her every movement, pose, or gesture. Mr. Theodore Watts-Dunton, writing the other day in the "Tribune", recorded his opinion that Miss Terry "has more of the

temperament of the poet than any actress or any actor" of this age. And a painter would say, doubtless, that she had more of the temperament of the painter. For my part, I am not sure that in sheer sense of beauty, and in power of creating beautiful effects on the stage, Miss Terry is greater than Mrs. Patrick Campbell. I think it would be hard to decide justly between these two. But it is certainly natural and inevitable that in England Miss Terry should be held to be unrivalled. For she is so very essentially English. Or rather, she is just what we imagine to be essentially English. The sunny climate of Italy produces a very happy race of men and women, whilst the English climate produces a very dreary race. And yet the poetic genius of Italy has tended always in the direction of gloom, whilst the poetic genius of England has been, in the main, cheerful. Perhaps art is always, everywhere, in opposition to climate—an unconscious reaction from climate. And thus, since the majority of people do not use their own eyes introspectively, but see themselves always as they are told to see themselves by their national poets, it may be that the majority of men and women all the world over see themselves always exactly as they are not. Anyhow, I have no doubt that to the Italians Signora Duse's sadness seems typically Italian, just as the sadness of Mrs. Campbell (who is partly Italian) seems typically un-English to the English, and just as Miss Ellen Terry's sunniness seems to the English not less typically English. Exotic though this sunniness is, there is in the actual art with which Miss Terry conveys it a quality that really is native. Hers is a loose, irregular, instinctive art. It has something of the vagueness of the British Constitution, something of the vagueness of the British genius in all things—political, social, religious, and artistic. It is for this reason that French critics are so astonished when they see Miss Terry act, and so puzzled. To French critics, even now, Shakespeare seems a bit of a barbarian. They cannot understand the disorderliness of the English genius in art, any more than they can understand it in religion, politics, &c. They have not ears attuned to irregular rhythm. And they will hardly be persuaded that Miss Terry has any art at all. But it is just because her art is so spontaneous, so irreducible to formulæ, that she has been and is matchless in Shakespeare's comedies. She has just the quality of exuberance that is right for those heroines. Without it, not all her sense of beauty would have helped her to be the perfect Beatrice, the perfect Portia, that she is. In modern comedy that virtue becomes a defect. In "Alice Sit by the Fire" her beautiful boisterousness wrought utter havoc; and so it will in "Captain Brassbound" so soon as she is thoroughly at home in her part. She needs a Shakespeare to stand up to her.

Granting that need, it were futile to deny that she is a great actress. Tragedy, I admit, is the highest form of dramatic art; and tragic acting is accordingly the highest form of histrionic art; and Miss Terry is no tragedian: I remember how loveable—what "a great dear"—Lady Macbeth became through her; and how unaccountable, and unimpressive, the whole tragedy. But to excel in Shakespearean comedy, as she excels, is to be authentically a great actress. And the public testimonial that is being prepared for her is a tribute not less to the great actress than to the "great dear".

MAX BEERBOHM.

IRISH FOLK MUSIC.

LAST Saturday a fair number of sanguine spirits, fondly fancying the spring had arrived ere the swallow dare or the sun had crossed the equinoctial line, quitted the muddy town for the country or seaside. Even the South-Eastern Railway, it is rumoured, thought of beginning to think of announcing a cheap week-end train for the corresponding date of 1907. Sunday morning shattered all hopes. The South-Eastern directors could lay their ears on their pillows again and sleep as tranquilly as if they were on one of their own fast trains. From afar the imaginative ear could detect mutterings of discontent and anger. And we in London heard the wild wind pipe and saw a miserable fine cold wind swirled about, and we turned

again to the fireside and the book or went to the piano and thrummed Bach's Forty-eight, at times wondering how our absent friends were enjoying themselves. We thought they had missed something by leaving London, but when they returned we found they had not. They also had seen the shamrock and heard the Irish yell. The Scot we know is everywhere and the Irishman seems not a whit less ubiquitous. On Saturday night the Strand was as thick with clover as the finest pasture ground—it was to be noted that most of the shamrock was clover—and everyone a-wearin' of the green was indulging in the vociferous brogue and wailful Irish melody. And to celebrate the occasion after my own manner I turned to Mr. W. H. Grattan Flood's "History of Irish Music" (Dublin: Brown and Nolan) a second edition of which has just appeared.

So, while the chimney droned and the small rain swished against the panes, I waded awhile in the mists of antiquity; and slowly I began to wonder whether the Irishmen I had heard on Saturday knew anything of the history of their own music or even of the music itself. Mere antiquarianism does not much interest me. Music is a living and not a dead thing; the dead instruments on which the earliest music was played are things to amuse the antiquary only, while such of the music as has survived touches us now with its beauty and impressiveness even as it touched our old forebears. Mr. Grattan Flood works out his historical and antiquarian business with care, and, so far as I can judge, with accuracy—such accuracy as is possible. I say such accuracy as is possible because most Irish history of all sorts has always seemed to me mere guesswork. In tradition I have small faith. A tradition, even in these days of penny posts, railways, telegraphs and telephones, will grow round a name in twenty years; and how must facts have been distorted and falsehoods grafted on them a thousand years ago! Still in the case of old instruments real examples exist and from them we may perhaps gather what the music played on them was like. Reading in this book one can picture the wild-haired men of the old time before us rejoicing in their mournful music just as a few rare Irishmen delight in it to-day. Irish music, real Irish music, was always beautiful music and also, even at its liveliest, a very sad music. It is altogether unlike Scotch music, which is seldom beautiful and never sad: on investigation we find that most touching so-called Scotch tunes had their origin in Ireland. The bagpipes killed Scotch music: the Irishman trusted to his voice supported only by the little Irish harp; the sensationalism and excitement of the screech and drone being absent the words had to be poetical and the music affecting or the thing would not be listened to. Of course Ireland had her pipes too, but the piper tried to imitate the human voice while the canny Scot when he sang had as an ideal the howl and squeal of the bagpipes. To what extent the pipes were in use in Ireland I do not know, but they cannot be called the national instrument: I, for one, have never heard them. Anyhow, in spite of pipes, the old Irish music was and remains music.

But the Irish music to be heard in London and indeed all over England on St. Patrick's day—how much of it was genuine music? Not much, I fear. Naturally I did not attend every Irish festival held in the country, but I have seen the programmes of many of them and in the majority of cases the fine old stuff was given a poor chance. It seems to me that the Irish are fast forgetting their own priceless heritage and will be soon in as evil a plight as we English who have completely forgotten ours. The Irish men and women coming out from concerts and the rest on Saturday were chanting not even "The wearin' o' the green", but the latest music-hall ribaldries and vulgarities. Bands played arrangements and selections of Irish airs from which every Irish quality had been studiously extracted: there was nothing of the true Irish flavour left. Unfortunately it was impossible for me to attend the festival held in Westminster Cathedral on Sunday afternoon, but I am told things were much better there.

Ireland, we know, is a down-trodden, much-belied, much-misunderstood country; and as far as her music is concerned Irishmen are largely to blame. Moore is always regarded as the representative Irish poet, and if

you take up any ordinary collection of Irish songs a good half of the contents will be found to be by him. Yet in his verse there is nothing but the weakness and sentimentality of the Irish character, and most of the music he adapted to his words is drawn from any source rather than an Irish one. "The Loves of S. Jerome" (if that is the correct title) is set to a theme from Beethoven's funeral march sonata—a fact which led to Thackeray making a bungle in "Pendennis" and subsequently to the market being flooded with a bogus piece called "The Dream of S. Jerome". Moore had no sympathy with the wildness, the fierceness, the keen regret for a past that never had existed, the desolate grief for woes which did exist—no sympathy in fact with the very essence of Irish folk-music. He had too much of that accursed thing sensibility; he easily became sentimental over a bit of charming scenery or a flower, and earned Byron's rebuke "Damn it, Tom, don't be poetical"; but of what manliness there is in the Irishman he had no share. Even Goldsmith, eighteenth century of the eighteenth century though he was, had more feeling for the pathos of the abandoned villages and dreary bog-lands of his native country. And later Irishmen have been even as Moore. Mr. Yeats when he started his Irish theatre and had music written as an accompaniment to the intoning of his players was satisfied with something which sounded like an unhappy mixture of Grieg and Tchaikowsky. He may reply that he, being an Irishman, is better entitled than I am to say whether his music was Irish in character or not; but I, being a mere Englishman, declare that the Irish and Scandinavian and Muscovite characters are three totally different things, and that while his music more or less had the colour of Swedish and Russian folk-song it had nothing whatever of the colour or feeling of Irish folk-song. It is a curious fact that Ireland's representative musician is a very gifted Italian, Mr. Esposito; and the professor of music at Trinity College, Dublin, is an Englishman, Mr. Ebenezer Prout.

Of Irish Church music I am not qualified to speak—that is, I do not know what music is sung in churches in Ireland. There are, I know, a few folk-hymns. But go into the Roman churches most frequented by the London Irish and you will hear the most frightful vulgarity that modernity has brought forth. Of course Ireland, having no modern Church composers—thank goodness, perhaps—must use the old plain-song which is her possession as much as it is the possession of the English or any other nation. But putting Church music aside, the Irish are rapidly ceasing to be Irish in their music. Ireland's composers have tried to become Englishmen and have got no higher than Balfe and Stanford; and all the while there is lying an immense stock of genuine national music which, properly treated, might serve to create a distinctive school. But before that can be done the folk-music, almost without an equal, must be carefully studied by composers who will be content to remain Irishmen.

JOHN F. RUNCIMAN.

TOY BOOKS.

AN interesting subject for discussion might be found in man's passion for the diminutive; when, and why, and how it arose. That it exists, no one can deny. "Little" is a term almost of endearment, "big" verges on insult.

Science tells us that characteristics, early developed by individuals, were early transmitted; and since this desire of the wee is very strong in children, it should be an inheritance from prehistoric man. We do not mean simply the desire of a child for an outfit to match his size, for a pony where father has a horse, for a little gun, and a pigmy sword. These wishes are easily accounted for. But at least equally strong in most children is the desire of tininess for its own sake, which Stevenson has expressed once and for ever in the "Child's Garden".

If it really be a legacy from prehistoric man, it is rather puzzling to know how he came by it. His horror of bulk, which also he has left to posterity, is less enigmatic: one quite understands why he gave the wall to a mammoth. Pace Mr. E. T. Reed, the

primæval monster did not probably interfere much with man, did not spend his time snapping up cover point at cricket, or absorbing dummy from the bridge table, as Mr. Reed depicts. Good grass-feeding beast, he kept out of man's way as much as he could. His brain was not sufficiently developed to admire man's tininess. But, when attacked, he was doubtless très méchant, and the fear of him justifiable. Still the chief enemies of man must have been, one would think, the tiny creatures, whom man, with his usual perversity, selected for admiration.

"Such are the wasp, the household fly,
The shapes that crawl and curl
By men called centipedes."

Did prehistoric man in his thirst for honey never disturb a bee's nest, never lie down for an after-dinner nap with his head on an ant-hill? His land was all undrained; were there no mosquitoes? It seems to us that little things on little wings must have made his life a burden, and that man would come to regard the infinitesimal as invariably malignant.

However the race came by it, the passion for the diminutive shows itself now in many ways, and, like all passions, is indulged to excess. Some may remember Cruikshank's pictures "Born a Genius" and "Born a Dwarf", Haydon starving in his studio, and General Tom Thumb lapped in luxury. Some of us saw Tom Thumb; some have been to toy-dog shows. From sights like these, however, we can keep away, from the toy books which inundate the market it is more difficult to abstain, for they meet the eye on every bookstall, and lie on every table. Moreover the contents of them are, in many cases, valuable. When the literary history of the last twenty years comes to be written, while it is to be feared that the historian will be bound to regret the immense output of trash those years have seen, it is to be hoped that he will praise the many excellent reprints they have given us, well edited, well printed, and "above all", as Riccabocca said, "exceedingly cheap". Many a book sighed for as unattainable in youth is accessible now for a shilling or two. But there seems to be a tendency nowadays to value a book by its size, or rather by its lack of size. Book catalogues are full of "series of little books 4½ inches by 2½" (to take the first instance at hand). The inches of other books are set down as if a book-buyer first measured his shelves and then sallied out to fill them, regardless of contents. One has heard of libraries bought by the yard, but it is surely not a method to be commended. And always the midgets make the greatest parade of their exceeding smallness.

What after all is gained? Pliny says that Cicero once saw the Iliad of Homer in a nutshell, and the learned Huet once "trifled half an hour" in proving the possibility of it. One can only say with Carlyle "Were we in the market for such a thing, there is simply no edition to which this would seem preferable." "But", say the microbibliophiles, "it is so nice to slip a pet book in your pocket". This is true enough. Many of us are uneasy when we have not a book within reach. A man may be so much in love with the inexhaustible Boswell as to be unhappy when parted from him. He can now buy an edition the two volumes of which he may carry in his dress-coat pockets without deranging the sit of that garment. But if he try, in the intervals of waltzing, to read that edition, he will find it printed on such thin paper that much time is wasted in painfully blowing on the edges, like a bank clerk separating "tenners". The performance of this operation will expose him to much "grinning scorn". "But", they say again, "it is pleasant to carry a 'Temple Classic' with you on a walking tour". So it would be if the volumes were twice the size. Is this generation so much enfeebled that they would sink beneath the weight of a "Globe Edition"? We thought that they rather piqued themselves on their muscles. Perhaps they pique themselves still more on the fit of their coats.

It is, too, an unpedestrian age. From the magnate in his motor to the butcher boy on his bike, all or nearly all ride, and in this case the size of a book can matter little. Let our pedestrian however start duly equipped with knapsack, and a Temple classic in each pocket.

The doctors tell you that to read while you walk inflicts unnumbered ills on the constitution. Shelley read as he walked, and were he sure that it would make him write like Shelley, one would brave the doctors. As it is, it is far preferable to look about one while walking, and to reserve the other pleasure for hours of rest. Our walker then arrives at midday with his books as yet unopened in his pocket. He sits down to his cold beef and pickles in huge content. Having taken the keen edge off his appetite, he hauls out his book. He finds, first, that he cannot hold it up in one hand, and use his knife and fork at the same time. Next, he lays it open on the table, and it instantly closes, or at least ruffles up its leaves so as to make reading impossible. Thirdly, he props it up against the beer jug, upon which it shuts again, and falls feebly to one side, probably into the pickled walnuts. Breathing a prayer, he breaks its back, lays it on the table with the waterbottle on one corner and the cheese-dish on another, reads a page with comfort, but to turn the leaf has to remove his weights, upon which the booklet instantly turns over some thirty pages at once. Finally, made wise by failure, he puts it in his pocket and calls for the *Mudshire Chronicle*.

For, charming in many ways as the little books are, their best friends cannot say that they will lie open. Their reluctance to impart their contents is oysterlike. And while our pedestrian thus wrestles, beside him lies his knapsack in which he could have carried an octavo (a folio if he will) which would lie calmly open for his perusal.

"But they are so convenient to read in bed"! Here again the doctor interferes. Reading in bed, it would seem, affects the base of the optic nerve. Moralists too look upon it as one of the seven deadly sins: why—they alone know.

Reluctantly (for we too are human), we acknowledge that the little books are a plaguey little people. But most heartily we admit that they are ever so much better than no book at all.

BRIDGE.

IN our article of 3 March we stated that, when the cards in the dealer's and dummy's hands are very unevenly divided, there is a strong probability of the opponent's hands being formed on the same lines. We have received a letter from "Onlooker" questioning the accuracy of this deduction. He says, "If the number in any suit from both hands combined were much less than, or much in excess of, the average (which is between six and seven) then this irregularity would occur in the other hands. But if, for instance, the dealer had one of a suit and the dummy five or six, there is no reason why the other hands should be affected in the least". From a mathematical point of view he is quite right—there is no reason whatever. If the twenty-six cards belonging to the opponents were taken aside, thoroughly shuffled, and dealt into two packets, there would be no reason, mathematical or otherwise, why the distribution of the suits should not be quite normal. But the cards are not treated in this manner. The four hands are dealt out at the same time, from the same shuffle, and, when the suits are very unevenly divided in two of the four hands, even though the combined number in those two may be about the average, both the doctrine of probabilities and experience of the game teach us to expect an uneven distribution in the other two hands. This is a well-known fact, and the methods employed by any of our best players in dealing with a much broken No Trump hand will be found to be very different from the methods they will employ in playing a level, evenly divided hand.

We often hear it said "What an extraordinary combination of the cards", when a hand is very unevenly divided, but the only extraordinary thing about it is that the cards have been unusually well shuffled. The reason that the hands are generally fairly even is that the cards have been picked up in tricks, after the last deal, and have not been thoroughly shuffled. If it were possible to have a shuffling machine, so that no two cards were left together as they had been played,

any combination of the cards would be just as probable as any other. A player would be every bit as likely to pick up thirteen hearts as any other named combination. The number of combinations of fifty-two things, taken thirteen at a time, is 635,013,559,600, so that the odds against any given combination, whether it is thirteen hearts, or thirteen spades, or any thirteen named cards of mixed suits, is 635,013,559,599 to 1. The distribution of the cards among the four hands is simply a question of shuffling, nothing more.

After this, somewhat lengthy, digression, we return to our original subject—the play of the dealer.

A by no means uncommon occurrence, which all bridge players will be familiar with, is when the dealer, either in a No Trump game or in a declared trump suit, has ten cards of the suit in his two hands combined, and is in doubt whether to finesse or to go for the drop of the king. One well-known writer on the game has laid it down that it is always best to go for the drop, but he misses a very fine point in the situation. The dealer should note carefully the card played by the second hand, and should judge from that whether to finesse or not.

Say that the dealer has declared diamonds on queen, knave, 10, 7, 6, 2, and his dummy puts down ace, 8, 5, 3. He leads the queen from his own hand, and, if the king is not put on second hand, it is a very moot point whether he should finesse or whether he should try to catch the king. Let him first make sure of the exact value of the three cards which are against him. In this particular case they are the king, 9, and 4. If the second hand plays the 4, the position is no clearer, and the best policy is to put on the ace and to play for the drop, but if the second hand plays the 9, the finesse is obligatory. The 4 is now marked with the fourth player, so that there is no chance whatever of catching the king, and the only possibility of winning every trick in the suit is to find the king, as well as the 9, in the second player's hand. This is a nice point, which is very often missed. The dealer will say, "I thought the best chance was to go for the drop", when he ought to have known, from the fall of the small cards, that there was no earthly chance of dropping the king. Of course, there is a remote possibility that the second player may have played a false card, but this possibility is very remote. Certain extra fine players have been known to recognise this particular combination, and to play a false card, such as the 9 instead of the 4, holding only the two, with the object of inducing the dealer to finesse, but this is a refinement of play which we need not consider. The ordinary bridge player never dreams of playing a false card with low cards. He will occasionally do so with high cards, generally with disastrous results, but the idea of playing a false low card, which may deceive his adversary, but cannot hurt his partner, never enters into his head. The low card which he plays first can always be depended upon to be absolutely his lowest.

CORRESPONDENCE.

THE FAILURE OF THE VOLUNTARY SYSTEM.

III.—THE COLLAPSE OF SHORT SERVICE.

To the Editor of the SATURDAY REVIEW.

SIR,—In devising a plan for the organisation of his fellow-men, the man of system, says Adam Smith, "seems to imagine that he can arrange the different members of a great society with as much ease as the hand arranges the different pieces on a chess-board. He does not consider that the pieces upon the chess-board have no other principle of motion besides that which the hand impresses upon them; but that in the great chess-board of human society, every single piece has a principle of motion of its own, altogether different from that which the Legislature might choose to impress upon it. If the two principles coincide and act in the same direction, the game of human society will go on easily and harmoniously, and is very likely to be happy and successful. If they are opposite or different, the game will go on miserably, and human society must be at all times in the highest degree of disorder".

An ideally perfect system of recruiting would be one in which "the principles of motion", the wishes and interests, of the strata of society which supply recruits were in harmony with, or at least not opposed to, those of the State. The objects of the State in the matter are simple enough: she wants the best article at the lowest price, and she wants to get the article under conditions which render the formation of a large reserve possible. What are the motives of the labouring classes? The supreme motive which urges a working-man to work is, no doubt, to provide for present necessities; but the great mass, if not all, of them are influenced by a secondary motive scarcely less powerful—the desire to provide against want and misery in their old age. Nearly 2,000 years ago, Horace expressed this truth:—"the hard-handed ploughman sweats behind his plough, the plundering publican toils behind his bar, the soldier and the sailor brave the dangers of land and sea—and why? To accumulate the little treasure that will enable them to pass the evening of their lives in peace and plenty". In what way do different periods of enlistment affect a man's efforts to escape penury in his old age?

With life service a man was released from anxiety about his future; but this service was eventually found to be so objectionable, both from a medical and a military point of view, that it had to be discontinued. Long service assured a man from starvation in his old age by its pension of a shilling a day; but it had to be abolished also, because it entailed a serious burden upon the Treasury and because it provided no reserve.

Medium and short service may be considered together: their effects are the same. A man's efforts to gain a footing in the world and establish himself in some occupation are made in the earlier years of his manhood, say, between seventeen and twenty; and the whole of his after career is determined by the success or failure of these efforts. He is debarred alike by short service and by any period of medium service from making the necessary efforts for his welfare at the critical period, and he is thrown upon the world at twenty-three to thirty years of age, a helpless waif. He has no pension, of course, beyond a temporary dole; for no Government would be justified in granting a pension for a service of less than twenty-one years. On leaving the ranks he finds that the successful among his contemporaries have long since passed him in the industrial race, and, in the majority of cases, there is nothing left for him but to join the social failures.

There is no mystery, then, about the causes which produced the collapse of short service: it fell inevitably, of its own weight. But we have still an army, it may be urged, recruited for medium service. This is true. It is also true that a large proportion of the recruits are too young and too weak for military service, especially foreign service. And it is further true that we are paying £29,000,000 for them.

Yours obediently,

H. W. L. HIME, Lieut.-Col.

THE TRAMP.

To the Editor of the SATURDAY REVIEW.

55 Bryanston Street, Marble Arch, London, W.
14 March 1906.

SIR,—Having had the opportunity of visiting several of the labour colonies for the detention of vagrants and beggars on the Continent, which have been so eminently successful in clearing the streets and roads of these pests, may I be permitted to make a few brief observations on your interesting article on this subject in your issue of 10th inst.? It is perhaps too much to expect a reversion to the practice which made the donor of alms to able-bodied beggars criminally responsible, although if beggary be a crime it seems hard to punish one only of the two parties to it. Short of this counsel of perfection, if public opinion, represented by the magistrates, would back up the police in enforcing the existing law, there seems to be no good reason to doubt that the establishment of a sufficient number of labour colonies, as recommended by the Vagrancy Committee in their report, would effectually put a stop to the condition of

free trade in vagrancy. It would be something if the covering up of this social sore, even without prospect of remedy, and nothing more, were accomplished by the proposed colonies, and that, too, without interfering with the rights of the lawful wayfarer, safeguarded by the proposed waybill system. But one might reasonably hope that something more might be done. The Continental colonies suffer from their enormous size. What can be expected from the herding together, without efficient supervision, as at Merxplas, of 5,000 men, ranging from the merely unfortunate, even the blind and crippled, to the vilest dregs and off-scouring of the gaols? Even the best of them are probably weak-willed and unmoral, if not immoral, and they are dragged down by the worst of their own level. Reformation can hardly be expected to be a frequent result of a system such as this. But in this country one might reasonably hope that the colonies would be of moderate size, rendering supervision and some personal influence possible. It might also be hoped that the Doorganghuis system, as in Holland, small passing-out homes for the reception, pending employment, of men who are discharged apparently cured from the colonies, would be established. To these, more than any other part of the system, one would look with hope of success. Personal care and influence could there have full play, and experience leads to the belief that these might produce results where other efforts fail.

It ought not to be overlooked that vagrancy in itself is no offence against morals. It is vagrancy of a kind, the hunger after wandering and seeing men and cities, that has changed England from an island State into a world-wide Empire, and has sent forth Englishmen who could have stayed in comfort at home as pioneers into the wilderness. For men of our race the instinct to overspread the face of the earth seems to be an entirely praiseworthy one, and one that must be beneficial to England and the Empire at large. Those alarmists who would have us believe that emigration is draining the best blood out of the country are at fault. That the tramp class can supply many persons suitable for emigration is perhaps too much to expect, though within one's own experience there are cases in which an apparently hardened vagrant has blossomed into a steady Canadian citizen. But that the instinct of wandering, properly curbed and directed, is a national asset of value, there can be no doubt. If the proposed Labour Colonies can reduce this healthy instinct, which has run to seed in the case of the ordinary tramp, into good order and discipline, by teaching the man to discipline himself, an end will be accomplished which will bring us appreciably nearer to an ideal State.

Your obedient servant,

VICTOR W. CARLILE,

Hon. Organising Secretary of the Church Army.

BRITISH TRADE AND THE NEW TARIFFS.

To the Editor of the SATURDAY REVIEW.

18 March, 1906.

SIR,—The following interesting coincidence closely touches your note to the letter of "An Inquirer" in your issue of 17 March. I had just finished reading the letter of "An Inquirer" and your note to it, when a friend came in. He said, speaking of fiscal policy, that the new German tariff puts a fresh duty of 10 per cent. on what he exports to Germany. I asked him who paid the duty? He replied that—in a recent case—the German purchaser claimed that he, the seller, should pay all. Ultimately it was arranged that the seller and purchaser should each pay half the duty. This particular case—probably one of many—supports directly your contention. For obvious reasons I do not give names or details. Your obedient servant, X.

THE ABSURDITY OF BETTING.

To the Editor of the SATURDAY REVIEW.

Hutton Burses, Brentwood, 22 March, 1906.

SIR,—Your correspondent, Mr. William Schooling, who writes in last week's issue on "The Absurdities of Betting", appears to have a remarkably elementary

knowledge of his subject, although he certainly illustrates the "absurd" side of it.

He says, "If I bet 25 to 100 that Oxford will win the Boatrace, and 75 to 100 that Cambridge will win it, the bet is equal since I stake 100 altogether, and win 100 whichever wins. Such conditions as these do not prevail in betting with bookmakers". Such conditions do not indeed prevail. If they did, the high road to fortune would be open to everybody. It would only be necessary to back both Oxford and Cambridge each year for all that could be got on, in order to ensure the year's income. It is difficult to understand how he arrives at his statement that the bet is equal, seeing that he would win 25 if Oxford won and 75 if Cambridge won, and in no possible circumstances could he lose anything. There is no sort of equality about this, it is the old principle of "Heads I win, tails you lose".

Very few people, outside the betting ring, understand what is meant by making a £100 book on a race. They imagine that it merely means laying the odds to £100 against each of the runners, but this is not so at all. The expression "making a £100 book" is taken from ready-money betting, and means that the layer's and the backer's stakes added together amount to £100. If a maker of a £100 book begins by betting even money against the favourite, he lays £50 to £50, making £100 altogether, not £100 to £100, which would be making a £200 book.

The simplest instance is the case of three runners in a race when the betting is

Evens against A
3 to 1 " B
3 to 1 " C.

This is exactly even, with no profit on either side. The bookmaker with a £100 book would lay

£50 to £50 against A
£75 to £25 " B
£75 to £25 " C.

So that whichever horse won he would have to pay out £100 (counting the backer's stake as received beforehand), and he would have £100 in hand to do it with.

Mr. Schooling falls into the common mistake as regards this, and quotes the case of a race in which the betting was 100 to 100, 100 to 20, to 12, to 10, to 10, and to 8 four times against various horses; total (as he gives it), 100 to 192.

He then says "The bookmaker would have to pay £100 in any case, and as payment for doing this he receives £192". Not at all. He would certainly have to pay £100 in any case, but, supposing the favourite won, he would receive £92 to pay the £100 with, not £192, so that he would lose £8 on the race. If he had already received the £100 for which the favourite was backed, he would have to pay £200 not £100 after the favourite had won.

If a £100 book had been made on the race as quoted, the individual bets should have been—

100 to 100	— 50 to 50	= 100
100 "	20 — 82½ "	16½ = 99
100 "	12 — 92 "	8 = 100
100 "	10 — 90 "	9 = 99
100 "	10 — 90 "	9 = 99
100 "	8 — 92½ "	7½ = 100
100 "	8 — 92½ "	7½ = 100
100 "	8 — 92½ "	7½ = 100
100 "	8 — 92½ "	7½ = 100
100 "	8 — 92½ "	7½ = 100
122½		

The profit on the race, excluding fractions, would thus be 22½ at these prices, not 92. Bookmakers' profits are not nearly so enormous as many people think. Certainly they must bet at a profit, otherwise they could not get a living at it, but they are quite content to work for a small profit, and the returns of the betting on most races works out at from 10 to 20 per cent. in the bookmakers' favour. This is a very large percentage against the unfortunate backer, making it almost impossible for him to win in the long run, but against this he has the privilege of only betting when he likes, and to what amount he likes, whereas the bookmaker is always at his post to oblige his customers and must bet against any horse that is put

up to him. Also, the backer sometimes has, or fancies that he has, valuable information which the bookmaker is not in possession of, and he relies on this information to turn the scale in his favour.

I hold no brief for the defence of betting, nor have I any wish to represent backing racehorses as being lucrative, or even a judicious method of investing one's spare cash, but it is fair to give even the devil his due, therefore I enter my feeble protest against the very exaggerated calculation of bookmakers' profits given in Mr. Schooling's letter.

I am, Sir, yours faithfully, WM. DALTON.

To the Editor of the SATURDAY REVIEW.

SIR,—As editor you decline to accept "Junior Carlton's" calculations. I think few will be found to agree with them; besides the argument itself is not a fair one. In the first instance given, the correct odds if the players were equal would be seven to one, but the onlookers may have private information just as backers in horse-racing have or imagine they have. For instance, the losing player may have that invaluable faculty of playing best under difficulties, or the reverse may be the case, and the knowledge of this may or may not be public property.

Similarly in golf the idiosyncrasies of the players materially affect the question. The calculation of the theoretical odds is by no means easy—what is the chance of a hole being halved? With good level players it is perhaps equally likely for either of them to win, lose, or halve a hole; in that case the odds against a particular player winning any specified three holes would be twenty-six to one, not ten to one.

In the case of tossing coins the idiosyncrasy of the performer does not or ought not to count; assuming it does not, the chances of heads (or tails) coming down three times in succession is one against seven, or of the toss being the same three times in succession one against three.

I should imagine most backers in horse-racing fancy they know more than the bookmaker, or at least than the general public, and their folly lies in this rather than in a want of mathematical reasoning.

A knowledge of the elementary principles of probabilities might save a man from ruining himself at Monte Carlo, or at least from holding blind faith in a system, but with horse-racing the lack of matter to work up into false conclusions is the most effective preventive of the evil, and this is the system of the "Daily News".

Yours faithfully, SPECTATOR.

To the Editor of the SATURDAY REVIEW.

New University Club, S. James' Street, S.W.

13 March, 1906.

SIR,—I should like to make this comment on your correspondent's letter ("Junior Carlton"). It is futile to discuss the odds about spinning a coin or the odds at Monte Carlo (where the matter depends on pure chance) in the same breath as the odds in racing or at a game of golf, where other considerations than chance largely enter into the question. It would be surely superfluous to enumerate them.

Yours truly, A. R.

To the Editor of the SATURDAY REVIEW.

30 March, 1906.

SIR,—You published a letter in which I gave the odds against winning three holes in succession at golf. My calculations were based on the supposition that winning and losing were the only possibilities. You added the comment "Has Mr. Schooling never halved a hole in golf?"

I am very badly bunkered by my own stupidity; yet you demonstrate that I got into a hole with my first shot. Moreover I followed a famous example. Did not Professor Tait prove by mathematics that a golf ball could not be driven more than a specified distance? And did not his son forthwith drive a ball a greater distance than mathematics allowed? Who am I that I should depart from such a precedent?

Yours faithfully, WILLIAM SCHOOLING.

REVIEWS.

STUDIES IN TEMPERAMENT.

"Spiritual Adventures." By Arthur Symons. London: Constable. 1905. 7s. 6d.

THE eight studies which make up this volume group themselves naturally together under the title which the author has selected. Although dealing with a variety of themes they sound essentially the same note and exhibit as it were, to change the metaphor a little, an absolute uniformity in their colour-scheme. They deal with those moments in life when the inner spirit burns at its fiercest. They show men and women under the stress of keen emotion when they are feeling acutely. The work of a literary artist with an extraordinarily engaging and subtly morbid personality, they sometimes fascinate and sometimes disgust but always awaken interest and rivet attention.

There is a value in self-revelation in literature, just as there is also in that air of absolute self-detachment which seems in some writers ever to separate them completely from the actions and emotions of those about whom they write. Mr. Arthur Symons seems to combine in a remarkable manner the two qualities. He is intimate to an unusual degree. He appears at times, with a sort of savage defiance to tear away the veil that men assume to hide their susceptibilities and most sacred feelings from their fellows. It is as if occasionally he revelled, almost indecently it might seem, in laying bare aspects of things which the consensus of opinion has decreed shall be hidden decorously out of sight. All he writes seems to be in some special degree an expression of his own complex personality—a kind of confession. And yet the reader is conscious always of a certain reticence and reserve as of one who could tell more if he wished and who possesses in himself more weighty matter than he will ever give to the world.

It is easy to realise how much Mr. Symons' work might offend some readers. Sometimes he might easily be mistaken for a mere poseur with nothing behind that passionately calm manner, cultivated so obviously with such care and pains. He is morbid. He delights in torturing self-analysis, in tracing the inner emotions to their source. He revels at times in the spectacle of sheer animalism and shows delight like the subject of one of his studies, Peter Waydelin, in mere brutality. He appreciates keenly the value of the grotesque, the bizarre. There is in his work frequently a lack of virility, of buoyancy, a complete absence of animal spirits in striking contrast with the epicureanism of which he is so obviously in theory a follower. To clutch at one's pleasures, realising the fleeting nature of existence; to be ever at the point where the spirit burns at its fiercest, to maintain a voracious appetite for life—such is the attitude of mind which he would inculcate. And yet there is about all he writes a singular absence of joyousness, a sense of enervation, of the general futility of things—a morbid dissatisfaction with life as it is and with all that it has to yield, a suggestion that nothing can ever be quite worth while.

To him style is of supreme importance and one can almost feel him groping with infinite pains for the one word, the exact phrase that shall express his meaning with absolute appropriateness. One can hear him rejecting with delicate fastidiousness the word, the phrase that will not "just do". He has a passion for the pains of his art. This rare literary conscience seems at times to come between him and his subject, rendering him timorous of making his points and giving an appearance of artificiality, sometimes of insincerity. He is a lover of literary art for its own sake. In his "Prelude to Life" he confesses quite candidly "It was not that I had anything to say, or that I felt the need of expressing myself. I wanted to write books for the sake of writing books; it was food for my ambition and it gave me something to do when I was alone, apart from other people. It helped to raise another barrier between me and other people".

... "For the sake of writing books"! That is not the way of spontaneity or inspiration and some of the work of Mr. Symons undeniably lacks these qualities.

And yet how delightful amid the mass of slipshod books now produced to come across a writer who has winnowed his vocabulary and sought out for himself an appropriate method of expression. These studies abound in felicitous phrases and happy turns of thought. Mr. Symons too has the art of producing that elusive and indefinable thing which we call atmosphere by means of which the reader is persuaded almost insensibly to himself to the point of view of the author.

In "A Prelude to Life" he gives a strangely winning autobiographical sketch of a queer and precocious child at war with its dull and prosaic surroundings. The child depicted is by no means loveable but there is something in its intense egoism, its wistful peering-out on life, its longing for a world altogether fairer than that about it which stamps the picture as elementally true. In its insight into the child mind and its insistence on the singular details that somehow impress themselves upon the childish imagination the study has resemblances to Walter Pater's exquisite "The Child in the House".

Perhaps the most haunting of the "adventures" is that entitled "Seaward Lackland", a penetrating analysis of the perverse processes of thought that take place in a man whose mind has become unhinged by too long brooding on religion. Seaward Lackland, "dedicated to the Lord" from childhood, determines to sin the one sin that God could not pardon in order that God should deal with him according to His justice and not according to His mercy. He would give up heaven in order that God might be worthy of his own idea of Him. "I will sin", he said to himself, "the sin against the Holy Ghost, and I will do it for the love of God". The details of the fulfilment of this vow are told by Mr. Symons with consummate skill, and a study which in less certain hands might have been ludicrous, tedious or revolting becomes a satisfying work of art.

Perversity of nature and instinct, the vagaries of what is called "the artistic temperament" seem to exercise a particular attraction for Mr. Symons. He is consumed by a sort of feverish curiosity. The people about whom he writes, though much occupied about the attraction of sex can never view it quite simply. To them it is something "remote, evil, mainly inexplicable". "Woman, as he saw her" (he writes in his study of Christian Trevalga), "is the beast of prey; rapacious of affection, time, money, all the flesh and all the soul, one's nerves, one's attention, pleasure duty, art itself! She is the rival of the idea, and she never pardons. She requires the sacrifice of the whole man; nothing less will satisfy her; and to love a woman, is, for an artist, to change one's religion".

Into such a world of perverse hyper-sensitive, morbid thought are we borne by Mr. Symons' pages. Of him it might seem to be true that, as he writes of one of his subjects—"Pain always meant more to him than pleasure, though indeed he was not always sure if the things that hurt him were not the things he cared for most."

MACCHIAVELLI.

"Macchiavelli." With an Introduction by Henry Cust.
London: Nutt. 1905. 2 vols. £1 10s. net.

THESE two volumes form the twenty-ninth and thirtieth of the well-known series of Tudor translations initiated and edited by Mr. W. E. Henley. Vol. XXIX. contains the "Art of War" translated by Peter Whitethorne (1560) and the "Prince" translated by Edward Dacres (1640); Vol. XXX. is entirely filled by Thomas Bedingfield's translation of the "Istorie Fiorentine" (1595). The volumes make charming reading. The Tuscan tongue was upon a rough estimate quite a hundred years ahead in development of the English language, so that we here really get Macchiavelli (ob. 1527) in an English dress that in a sense may be called contemporary with himself. The effect is fascinating. Indeed, since it is our custom to speak with utter freedom, we do not hesitate to aver that "The Prince" of Edward Dacres is more melodious, more delect-

able in the reading, than "Il Principe" of Niccolò Macchiavelli. Mr. Cust has contributed an excellent introduction; it is suggestive rather than conclusive, but one hardly looks for positive conclusions where the most controverted of all writers is concerned. It is a pity that he has not taken the trouble to indicate by chapter and verse the sources of his many quotations from Macchiavelli. Why, because we all know that a certain citation comes from the "Prince", should we be put even to the momentary trouble of searching for the chapter? The learned editor is afflicted with the allusive temperament, as for instance "says a German writer", "a German staff officer has written": why, we would again ask, expect every one of his readers to know the name and work of the writer and the officer, nay the very page of the passages which he cites from them? Mr. Cust has, however, produced a workman-like essay, replete with knowledge, instinct with sympathy, admirable in its literary style, a real introduction to the subject, but he does not, to our thinking, quite create the frame of mind in which to approach Macchiavelli. Edward Dacres, in a single sentence, is more illuminating. "Poysons", he says, "are not all of that malignant and noxious quality, that as destructives of Nature they are utterly to be abhorred; but we find many, nay most of them have their medicinal uses. This book carries its poyson and malice in it; yet mee thinks the judicious peruser may honestly make use of it in the actions of his life with advantage. The Lamprey, they say, hath a venomous string runs all along the back of it; take that out, and it is serv'd in for a choyce dish to dainty palates". And again: "Surely this book will infect no man!" The "venomous string" in the "Prince" seems to us easily enough taken out of it, and then the dish becomes not only "choyce" but nourishing. Macchiavelli's chief error of judgment, which has done him infinite harm, was his hero-worship of Cæsar Borgia. "I should not well know", he says, "what better rules I might give to a new Prince than the pattern of his actions". It is easy to understand admiration of his invincible valour, his brilliant successes, the astuteness of his genius, his power of inspiring enthusiasm and devotion, but then Cæsar Borgia was, what he had no business to be, a colossal failure. "Aut nihil aut Cæsar dixit, utrumque fuit", runs the second line of the famous distich on the Borgia's motto: that is a truth most happily expressed: he wrought like Cæsar and ended in the sound and fury which signifies nothing. One is tempted rather to wonder at Macchiavelli's simplicity than, with his detractors, to accuse him of deifying a monster. If he desired to show Princes the road to success by the practice of unscrupulous wickedness, he chose an exemplar who signally failed. The truth seems to be that the subtle and profound Florentine throughout had upon his mind, and realised to the full, the "inconvenient du bien"; he knew that this would always be with us, that in one form or another it would be for ever recurrent, that it invaded the State more than any other department of life, that it had to be faced, to be dealt with, to be distributed, to be tolerated, that a rough and puritanical handling of it was fatal to the body politic, that it was a subtle disquieting quality, difficult of comprehension, difficult of localisation, best kept out of sight and mind of the people, tractable only by prince or signoria. Is it not so to this day, and is not a modern state more carefully engineered on such Macchiavellian lines as these, than ever was principality or republic of the middle age? "The principal foundations that all States have", says the Florentine secretary, "are good laws and good armes", and what are these "good armes" but the "inconvenient du bien" of the good laws? But this is a wide and a profound subject, needing the spacious leisure of a quarterly. We do but offer these few remarks by way of suggestion, even should they tend further to fan the flames of the controversy which rages, undying, round the name of the "famous and eccellente Nicholas Macchiavell", who, however much we may condemn him, has captivated our intellect, and has cunningly managed to enlodge himself in some recondite nook of every human heart that he has been able to approach.

TWADDLE ABOUT THE TUILERIES.

"The Memoirs of Dr. T. W. Evans." 2 vols. London: Unwin. 1905. 21s. net.

THIS is a most disappointing book. It has not enjoyed even a succès de scandale as did "An Englishman in Paris". Dr. Evans was either the most discreet or least observant of men or his executors have bowdlerised all interest out of his memoirs. It might well be that in political matters Dr. Evans had nothing to tell us. Though he does not hesitate to pass judgment on great affairs of State he clearly knew little more about them than did any other fairly well informed man of his day. As for the condition of the Imperial Court and its influence on politics, he appears to have observed nothing that did not redound to the credit of the Emperor, his Consort and their surroundings generally. We do not regret a very right reluctance to revive the unsavoury scandals of a loose régime but we cannot help inquiring for what purpose these two large volumes were brought into the world. The only new thing they contain is a complete account of the flight of the Empress Eugénie from Paris to the coast in September 1870 in which Dr. Evans accompanied her and showed himself throughout to be a man of honour and spirit. It is quite reasonable that he should have taken great pride in this exploit and should have recorded all the facts minutely from start to finish, but the whole story might have been given to the world twenty years ago. It would have been wiser, at all events it would have shown a much clearer sense of proportion, if it had been narrated in a couple of magazine articles rather than made the pièce de résistance of a ponderous work in which it supplies the small modicum of sack to a prodigious quantity of very heavy bread.

Dr. Evans saw the Tuileries through spectacles of so rosy a tint that his strictures on its critics are worth little. His imperial patron and patroness evidently showed him much tactful kindness, allowing him to introduce at the Court shoals of his countrymen and women, and he may therefore be commended for his right feeling. But many chapters of indiscriminating adulation do not make very bright reading. We must however find much more serious fault with Dr. Evans' historical criticisms. Here his strong partisanship makes his observations not only worthless but unjust. In two particular instances he gives an account of the facts that it seems to us should not be allowed to pass without notice. Being an American he not unnaturally wishes to make Napoleon III. as sympathetic a personality to American eyes as he can manage to do. Of course it is necessary for this purpose that the Emperor's attitude towards the Northern States during the Civil War should be painted in a pleasing light. In order to effect this very considerable liberties have to be taken with history and we are told that he "never ceased at heart to be a friend of the North". This is contrary to all authority on the subject and is substantially negated by one undeniable fact, the Mexican expedition. This wanton interference in another State's affairs would never have been contemplated had it not been founded on a belief amounting to certainty that the condition of the United States was desperate and would never allow them to check French enterprise in Mexico. We should be inclined to believe that the Emperor did contemplate at one time the recognition of the Southern States. It is admitted by Dr. Evans that his Ministers did and he proceeds to argue with a great absence of logic that the Emperor like Queen Victoria was against intervention. We see no evidence of it. At all events in setting up a monarchical constitution in Mexico under the protection of French bayonets he was clearly acting in a way that the United States considered unfriendly. Secretary Seward had given warning of it in 1862. It is therefore to wrench the meaning of human actions to pretend that the Emperor was desirous above all of friendship with the United States. He was perfectly within his rights in acting as he did but he was not animated by affection for America.

The second matter in which Dr. Evans fails to deal fairly with historical events is in his account of the

origin of the disastrous war of 1870. His object is to remove all blame from the Emperor and the Empress. All he says in condemnation of the carelessness and incapacity of Lebœuf and the other military advisers of the throne is true enough, but there can be no doubt that the true responsibility lay elsewhere. It was the flamboyant declaration read by the Duc de Gramont in the Chamber on 6 July which was the first move that made war inevitable. For that declaration the Emperor as well as his advisers was responsible. In the Memoirs of Marshal Lebœuf, which are far from clear or convincing, there was something made in the nature of a statement that the original wording was considerably toned down by the Emperor at the meeting of the Council, and the original form was afterwards restored by the Ministers on their arrival at the Palais Bourbon on their recognising the excited state of public feeling, the inference being that they made the phraseology more violent in order to make themselves more popular. This theory has been entirely dissipated by the indignant and categorical denials of de Gramont himself and three other Ministers, among them the Premier M. Ollivier. The responsibility rested as much with the Crown as with the Ministers. Dr. Evans does a more serious injustice to the Opposition in the Chamber, to M. Thiers in particular, for of all the Radical representatives of Paris not one was in favour of war. M. Thiers was in actual danger because of his attitude, and it must be remembered that directly the Duc de Gramont read out the declaration of 6 July Thiers cried out "It is sheer madness," and made a passionate protest to Ollivier. Thiers may have been a confirmed self-seeker, but he acted rightly on this occasion and should have the credit for it. Dr. Evans protests against Gambetta's assertion that the Empress had said "C'est ma guerre", and his protest may be well founded, so far as the actual words go, but there can be no doubt that the entourage of the Empress was vehemently warlike. After the definitive announcement of the withdrawal of the Hohenzollern candidature the French Government might have done much to calm public opinion. It did nothing. M. Thiers did his best by argument with the Ministers. The world perhaps will never know with whom rests the principal responsibility for the demand of "guarantees" from Prussia which brought about war. There was an hour's interview at S. Cloud between Gramont the Sovereign and some other person or persons on 12 July and by that interview the fate of France was sealed. The Minister, with a wise discretion, has kept his counsel as to the personality of the third party or parties. Someone had sufficient influence to turn the Emperor's will from intentions purely pacific to the folly of demanding guarantees for the future from King William. Hence the incident of Benedetti at Ems, the doctored telegram and the war. Noisy manifestations of public feeling were to a certain extent responsible as was the wish to make use of them to re-establish the popularity of the dynasty. No one individual was responsible and it would be cruelty to try to make him or her so, besides being unjust. Napoleon III. acted throughout against his better judgment but many forces impelled him down the slope into the abyss. That is all the prudent historian will say on the matter. M. Sorel has tersely summed up the situation in one cutting phrase, "Ce fut surtout l'intelligence qui manqua".

Dr. Evans is right in pointing out that great material prosperity was enjoyed by France under the imperial régime. It was, as Walter Bagehot said, "the best finished democracy the world had ever seen. An absolute government with a popular instinct had the unimpeded command of a people renowned for orderly dexterity". But every critic of public affairs will admit, as that most acute of political observers admitted, that government was good for nothing but the cultivation of present material well-being, it did nothing to stimulate the mental development of the mass of Frenchmen or to fit them for self-government. The result we have seen since. But the ultimate collapse of the Second Empire is no reason for our not giving it such credit as was its due, though unfortunately Dr. Evans will not have helped the world very greatly in forming just opinions. His Memoirs

lack both authority and charm. We must protest against the garish and vulgar binding of this work which may be suggestive of the epoch it deals with but is offensive to the eye.

"THE SAD AND SORROWFUL UNION."

"Scotland and the Union: a History of Scotland 1695-1747." By William L. Mathieson. Glasgow: MacLehose. 1905. 10s. 6d. net.

THE state of public opinion in England and Scotland during the years 1689 to 1707 on the subject of their international relations, developing from their previous intercourse, is an important subject of inquiry. The result was an incorporating union closing the history of two nations and substituting one. The events which followed illustrate the surviving jealousies of two peoples who still disliked each other, the one overbearing, the other impatient, both contemptuous. The union was the work of rulers, and if either country had then been governed by a democracy, it would have been impossible.

We have read Mr. Mathieson's book with care and interest and pondered over his introduction. The question is forced upon us whether the writer of an historical treatise on a specially selected period is, or is not, bound to refer his readers to pre-existing work. There is nothing in Mr. Mathieson's introduction from which a student could learn that the precise period had been described by older authors, one of whom wrote a treatise of the highest authority in the finest possible style. England and Scotland had acknowledged one ruler for a century before the union, and had not violently quarrelled in that period until the Revolution. When the legitimate King abdicated or was ejected from the throne, international troubles reached their climax. The two peoples detested and feared each other's religion, differed as to the meaning of monarchy, and were jealous of each other's industry. The Scotch had solemnly bound themselves to extirpate Episcopal government and every vestige of Catholic worship in the whole island. The English clung to Bishops and a modified Catholic worship. The Scotch insisted not merely on the absolute freedom of the Church, but practically on the supremacy of Church over State; the English adhered to the absolute union of Church and State under a Pontiff King—so far union was impossible.

The Scotch had never admitted the right of a king or a House of Lords to veto the Acts of the Commons; the English insisted upon both; so far union seemed hopeless. The Scotch insisted on their right to equality of trade, and either to break down or share in English monopolies. They were poor, the English were rich, and England was an almost impassable barrier in the way of foreign trade; it was this which made the union possible. The story of these years may be said to begin with the Darien scheme. In order to emulate the English monopoly of India, the Scotch seized the Isthmus of Panama, foreseeing long before the time that it would be a key to the trade of the world. Panama belonged to Spain, then at peace with England. The Spanish resisted, the English abetted them, and the Scottish called in vain for the protection of the King of Scotland, for the monarch was no longer a Scotchman. Brought from Holland by the English he cared little for the troublesome people who had little power to increase his wealth, and who despised him as "uncovenanted". So King William stood aside and allowed the Spanish to eject the Scotch. The financial misery in Scotland and the physical misery in Panama were appalling, and a state of feeling arose which must have ended in union or civil war. When it became apparent that there would be no surviving issue of Mary or Anne, the Scotch intimated that they would elect a King of Scotland who should not be the same as the King of England, and the country was deluged with pamphlets intended to excite hatred of England and the Anglican Church. It now became the duty of statesmen to find a remedy, and probably there has never been a finer example of statecraft than that which negotiated and enacted the union.

After the union there was exhibited that curious inability to understand the habits of others, or that unwillingness to learn them, which has so often existed in England. Perhaps the most ludicrous example of such incapacity was the sending a cargo of notched sticks to assist in the collection of taxes in Scotland. That the clumsy system of tallies, invented by the Normans in an illiterate age, should have subsisted in England in the eighteenth century is amazing enough; but that such a system was offered to an astonished and contemptuous Scotland is a fine example of English incompetence. This however was only an amusing specimen of a systematic assertion of superiority by the English, and the result was the apathy of Saxon Scotland when the Keltic tribes beyond the Tay twice attempted to restore the Scottish Royal line. During all this period the religious disputes had their subterranean influence, and impeded fusion, the doctrine of the Covenanters forming the most interesting if the less important part of the quarrel.

All these matters are described by Mr. Mathieson with substantial accuracy. He has arrived at no novel conclusion, we cannot observe that he has discovered any new fact—his work might even be supplemented here and there in respect of some minute point—and the whole story has been better told before. In respect of concise narrative, picturesque language, and profound wit, there is no finer work than Professor Hill Burton's History of Scotland from 1689 to 1747. Burton was a Whig and we should welcome a work of equal literary merit from the pen of a Jacobite. Mr. Mathieson does not supply the want for he is neither Jacobite nor Episcopalian. He has added another study of a critical period, and has been at considerable pains to analyse evidence, but he cannot compete with Burton either in historical insight or dramatic narrative. If Burton's history had not been written Mr. Mathieson's would have been of considerable value, but we greatly prefer the older work, and we feel strongly that it should have been conspicuously mentioned.

AMERICAN AMATEUR ROWING.

"Rowing and Track Athletics" (American Sportsman's Library). By S. Crowther and A. Ruhl. London: Macmillan. 1905. 8s. 6d. net.

MR. S. CROWTHER, who writes the aquatic portion of this volume, rowed in the Pennsylvania crew which competed for the Grand Challenge Cup at Henley in 1900, and Englishmen will read with interest the views of a representative American oarsman, written for American readers, of the various attempts to secure that prize which have been made by crews from the United States. The book is a history of the growth of rowing as a branch of athletics in America rather than a dissertation on the art of propelling a racing-boat. The stories told in the earlier chapters bear a striking resemblance to the accounts in our own rowing books of the contests upon the Thames during the latter portion of the eighteenth and earlier years of the nineteenth centuries. One cannot however read these records without being impressed by the extraordinary moral laxity which seems to have prevailed in some of the boat clubs where the sole desire of the competitors seems to have been to defeat their rivals by fair means or foul. There is a description of a boat-race at Yale University in 1843 between two crews called the "Centiped" and the "Nautilus", in which Mr. Crowther, without any comment upon so dishonourable a proceeding, states that "the 'Centipeds' were a canny lot, and, taking the precaution to lash a stone to the keel of the 'Nautilus', they won". The subsequent history of innumerable contests between college and university crews is of little interest to English readers until the author arrives at the period when American oarsmen began to make periodical invasions of Henley.

The races of Lee for the Diamonds in 1878, of Columbia for the Visitors in the same year, of Cornell for the Stewards in 1880, of Cornell for the Grand Challenge Cup in 1895, of Yale in 1896 and of Pennsylvania in 1900 are all described in detail. On the whole Mr.

Crowther's comments and criticisms are written in a generous style. Naturally enough he finds many excuses for the vanquished, but his praise of the victors is unstinted. It is difficult however for an English oarsman to accept his reasoning in its entirety, and especially difficult is it to agree with him when he speaks in one paragraph of the "many impertinent questions" asked by the Henley stewards as to the amateur standing of the Cornell four of 1880, and in the next paragraph describes the disgraceful career of the Cornell stroke which culminated in his being "committed to prison for a ghoulsh crime".

The whole history of these races and of rowing in America must arouse the sympathy of rowing men in this country with Mr. Crowther and his friends in their honourable endeavour to purify the sport in the United States and raise the standard of the amateur in America, but there is nothing in the book which should cause the Henley stewards to relax in the slightest degree the strictness of their inquiries into the status and amateur qualification of every American competitor who enters for Henley Regatta.

The author dilates at some length upon the various different "strokes" or styles of rowing that have prevailed in America. To the English eye these different styles as demonstrated at Henley have borne a strong family resemblance to one another, a circumstance which is not to be wondered at when we find it laid down by Mr. Crowther as a cardinal principle of rowing that the slide should be substituted for the swing and not as in England combined with the swing. Time after time we have seen perfectly trained and drilled American crews, rowing with their piston-action leg thrust and swingless stroke, beaten by the long raking swing of an English crew who have rowed together for three weeks or less. The time may come when the Grand Challenge Cup will cross the Atlantic, but it will not demonstrate the futility of swing. It will merely be an example of the one axiom in which we cordially agree with Mr. Crowther; namely, that a crew which rows well together in a bad style will often beat one which gives an inferior exhibition of a good style.

The somewhat dry statistics of track athletics in America are made readable by the excellence of the style in which the events are described by Mr. A. Ruhl. One is impressed by the rapidity with which the American interest in matters athletic has grown. Twenty-five years ago it was only with the greatest difficulty that an athletic association could be organised or held together. At the present time the summit of every American boy's ambition seems to be to create a "record" in some branch of athletic sport. Mr. Ruhl himself appears fully to appreciate the true value of athletic contests as an incentive to young men to lead healthier lives, but the majority of the athletes whose history he gives appear to have regarded the healthy life of training merely as a means to an end, that end being the accomplishment of some notable performance upon the cinder path. It is partly to this absence of any desire to take exercise for the mere sake of exercise that the author attributes the inferiority of the average American athlete to his English rival in long-distance races, where endurance is more valuable than speed. The American superiority in sprinting, and in contests such as throwing the hammer, where one short but violent effort is required, is attributed to the difference between the nervous temperament of Englishmen and Americans, and to the serious and thorough manner in which the youth of the United States undergo their training. The results of the international athletic contests which have taken place on either side of the Atlantic have shown that Mr. Ruhl in no way understates the disadvantage to a visiting team in the change of climate.

NOVELS.

"The King's Achievement." By Robert Hugh Benson. London: Pitman. 1905. 6s.

The dissolution of the English monasteries affords an interesting field for the historical novelist and Father Benson has made thereout a powerful if melancholy story.

As a priest of the Roman communion he is in a sense a partisan. Nevertheless his view does not differ substantially from that of Dr. Gairdner, and we gladly recommend the book not only as romance but also as history, inasmuch as it gives a far more truthful picture of the great sacrilege of the sixteenth century than most of the (so-called) histories of the period. Two small criticisms however we make. The movement for the dissolution of the monasteries was far less closely connected with the alterations in doctrine, than is here, as in most other books, assumed. For more than a century the question had been so to say before the public, and the collapse of the monastic system might conceivably have taken place in the early fifteenth century. The only things that at that time stood between the monks and the rapacious aristocracy were the personal beliefs of the Lancastrian kings and the danger to the realm of a Papal interdict, which would have been followed by such crusades as were hurled against the Hussites. It should also be borne in mind that, even if there had been no legislation, economic causes would have destroyed at no distant date many of the small foundations. We congratulate Father Benson on his fair portrait of Cranmer.

"Mrs. Erricker's Reputation." By Thomas Cobb. London: Alston Rivers. 1906. 6s.

Mr. Cobb tells vivaciously the story of an imprudent and flighty young woman who was fond of behaving with supreme generosity. Mrs. Fulke Erricker put herself in a very ambiguous position in order to save the reputation of a sister-in-law whom she disliked, and allowed her mother-in-law to form a most unfavourable opinion of her when she might have explained matters at the cost of her dead (and worthless) husband's memory. Unhappily no one (in a novel) credits an extravagant and frivolous young widow with the finer virtues, though most of us know that punctiliously correct behaviour in minor matters is not in fact a necessary concomitant of unselfishness and fine feeling. Mr. Cobb has not made his men even plausible copies of reality, but his women are real—so far as one is allowed to understand them. The book is amusing though superficial.

"The Mystery of the Shadow." By Fergus Hume. London: Cassell. 1906. 6s.

Mr. Fergus Hume succeeds in preserving the mystery of the murder of Mrs. Ainsleigh only so long as he refrains from introducing us to the one or two minor characters that supply missing links in the chain of evidence. We did not believe in the false clues which he conscientiously offers, but the book is a fair detective story. A somewhat original feature is that the wicked husband (and we are not going to say whether he was a murderer) is in a position to bring the crime home to five different persons, of whom only one at a time could possibly have committed it. No wonder that the hero says "Pshaw" when the page-boy tries to put him on a wrong trail.

"Traffic." By E. Temple Thurston. London: Duckworth, 1906. 6s.

"Traffic" is an irritating book, the theme is so unnecessarily morbid and cruel, and lacking in real inevitability. Mr. Thurston makes his unfortunate heroine perform one foolish act after another, and then turns and rails at the injustice of fate which compelled her to misfortune. There was no real reason save the author's perversity why "Nanno", even though a "love-child", should have married such a brute as "Jamesy", and it is to the last degree unlikely that her loyalty to her Church should have driven her into the paths of infamy. The story is written in a spirit of rancour, and of obstinate prejudice, and is therefore useless as a protest against the imagined wrongs which have inflamed its author's spirit.

"In Silence." By Mrs. Fred Reynolds. London: Hurst and Blackett. 1906. 6s.

"In Silence" belongs to the sentimental and pretty order of novel. The heroine is an exquisitely lovely and lovable girl with simple country tastes, and a poetic

soul. She resembles a great many other heroines except in one particular—she is stone-deaf. This touch of originality, and fluency in picturesque description are the chief characteristics of this pleasant unexceptionable little story.

NEW BOOKS AND REPRINTS.

"In Memoriam." Annotated by the Author. London: Macmillan. 1906.

Here are Tennyson's own notes on "In Memoriam", of rare and curious interest of course to close students of the poem, though scarcely so to its general reader. "Sublime Mediocrity" has often described "In Memoriam" as a poem for the middle-class mind; and with thin lips has sneered at its philosophy and argument as shallow or antiquated or exploded. This view of ignorance is indeed quite widespread. People who are taken in by it had better read what Henry Sidgwick, to say nothing of Westcott and other men of noble and penetrating intellect, thought of the poem. Lord Tennyson has given in this edition the splendid passage in which Sidgwick wrote his deliberate opinion of "In Memoriam": "It is one of the most valuable literary criticisms of the age". As to Tennyson's own notes and explanations, we do not know that they cast much fresh light on the poem. Many of them refer to old disputes as to the meaning of certain passages which have already been settled by other commentators: for instance the meaning of "God shut the doorways of his head" has not for a long time now been in the least cryptic to readers of "In Memoriam"—"closing of the skull after babyhood" as Tennyson tersely explains the passage in his notes. "The horned flood" however in canto LXXXVI. (written at Barmouth) has not been clearly understood till now: "between two promontories" Tennyson explains. In these notes there are four or five delightful references to stars, particularly one which throws light on the hundred and fifth canto, and the line "rising worlds by yonder wood". But the note that pleases us more than all the others is the introductory one in which Tennyson declares that every reader must find his own interpretation according to his ability and sympathy. After all, poetry, as he says, is "like shot silk" with so many glancing and illusive colours.

"Storia dell' Arte Italiana." Vol. IV. La Scultura del Trecento e le sue origini. By Adolfo Venturi. Milan: Hoepli. 1905. Lire 30.

Signor Venturi's huge history of Italian art grows apace and improves in the growing. It has now reached the fascinating subject of Trecento sculpture. There are 970 pages in this thick volume, and 803 illustrations. The work is in arrears, as was to be expected with so gigantic an undertaking. The whole history, it was hoped, down to the novecento, would have been completed in the present year. But we are still very far from the end. But we do not complain of a delay which makes for improvement, nor of an expansion beyond the original scheme which makes for completeness. The art of the Trecento was to have been treated in one volume, but it has been found necessary to give 1,000 pages to sculpture alone, and the next volume is definitely announced as dealing entirely with Trecento painting. The illustrations of the volume under notice are excellent and most varied, and of themselves make it a valuable possession. Signor Hoepli deserves special commendation for his enterprise, and for the high standard of publishing which he set before himself under the difficult conditions of publishing in modern Italy; he never for a moment loses sight of his ideal.

"Crockford's Clerical Directory, 1906." London: Horace Cox. 20s.

Two new dioceses were constituted last year, increasing the number of episcopal sees in England and Wales to thirty-seven, in place of the twenty-five which existed from the Reformation period almost to within the memory of living men. These changes and many others that they involved have been duly noted in this volume. Clear in type and very accurate in information, it is still worthy to hold its place—not now unchallenged—as the first clerical directory. We are not yet able to consult the index of parishes without turning this very ponderous book round, or to consult the general index and the valuable lists and tables at the beginning of the book without losing our way among advertisement sheets. It is of course difficult to prevent the book increasing in bulk, but why, after being told last year that "the work of the preface is done", are we treated this year to an exceptionally long essay on almost every subject of Church interest? In the early days of "Crockford", five and thirty years ago, the preface occupied from one to four pages, and was the means of communication between the editor and his readers on matters which concerned his book. Now we have twelve large pages mostly on nothing in particular. It is an error in judgment, and in taste, to print in the preface a long extract from an anonymous letter attacking by name certain evangelical bodies, and charging the incumbents nominated by them with a willingness "to sign

anything or do anything" to obtain promotion. We believe this is the first time that "Crockford" has been disfigured in this way. It should be without suspicion of party bias.

"The Clergy Directory, 1906." London: J. S. Phillips. 4s. 6d.

That this book fills a useful place in the ever-growing list of directories is shown by the fact that there has been a demand for it for thirty-six years. It deals only with the present position of the clergy, and in the list of benefices with the incumbents only. If the names could be printed in a little heavier type they would catch the eye more quickly. But as it is, the book is very good indeed. After testing several entries we have found no mistake, and to attain even fair accuracy when dealing with the lives of some 27,000 people is no small achievement.

"Mechanical Traction on Highways." By C. A. Montague Barlow and W. Joyson Hicks. London: Pitman. 1906. 8s. 6d. net.

This book is in every respect a most complete monograph on the subject of light and heavy motor locomotion on highways. Lawyers and laymen alike will find in it all they can possibly require whether as to the Acts themselves the regulations made under the Acts, or the decisions that have been given on them. There are very few legal subjects in which a layman may come across so much to interest him as in motor-car law; and for the brief time in which it has come to the front as a matter of daily importance, there are few branches of law more complicated and minute. It extends to England, Scotland, and Ireland alike, and the authors have treated it comprehensively for all the three kingdoms. The book leaves nothing to be desired for lucidity of statement and arrangement; and it should be noted that Mr. Barlow, whose qualifications as a legal text-book writer are well known, has associated with him in the authorship of this treatise the solicitor to the London General Omnibus Company; and the joint authorship of a barrister and a solicitor is a great advantage for a law book.

We have received Messrs. Barr's "Hardy Perennial" Catalogue for this year. To lovers of gardening, and even to dabbles, browsing on a horticulturist's well got-up catalogue is an amiable pastime. And Messrs. Barr's catalogues always are well got up. We note among the 1905 novelties two varieties of the lupin (*Lupinus polyphyllus*), Excelsior and Rosy Gem. A list that should be useful to beginners is given of the more easily grown perennials, with a selection especially suited for town gardens. We should rather like to know the grounds on which this selection for town gardens is based.

THEOLOGY.

"The Gospel in Action." By A. F. Winnington Ingram. London: Wells Gardner. 1906. 3s. 6d.

In this volume the Bishop of London has collected a number of sermons and addresses given during the last twelve months, including some preached at the West End Mission in Lent 1905, and the Oxford sermon which caused such excitement last October. They have all the characteristics of his utterances; the sentences are short and the language colloquial; what is wanting in argument is made up in anecdote and poetry; and we will not deny that he sometimes repeats himself. But there is a splendid swing and "go" about it all; for direct appeal to the individual soul, for warnings against sin and graphic description of what religion has done and may do, we have read few things of late that are

(Continued on page 372.)

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more impressive; and the heart must be dull or hard that is not touched by it. Reading the Oxford sermon now, the thing that strikes us in it is the care and moderation of the small portion which dealt with the subject of drunkenness. It was not the Bishop, it was the newspaper reporters who gave the false impression.

"The Christian Church." By D. Stone. London: Rivingtons. 1905. 7s. 6d. net.

Mr. Stone's book is very much what we expect from him. It is thorough, complete, learned, written in an admirable spirit, combining loyal adherence to what he believes to be the truth with fairness and courtesy towards opponents and a little extra tenderness to the erring sister of Rome. He represents and expresses the views of the High Church school, going indeed further than many would care to follow when he claims the 7th General Council (2nd Nicene) as œcumenical, and its decisions as binding on the whole Church; though, it is true, he regards its commendation of images and relics as being little more than a method of upholding the doctrine of the Incarnation. We cannot agree with him here, but this is almost the only part of his book where we differ. Yet we must confess Mr. Stone has not the art of making his subject really interesting; this may be partly due to his placing nearly all his references in his text and not in footnotes, so that some of his sentences grow to portentous length and look horribly involved; it is partly due to the very care with which he lays out his subject and demonstrates every point from the beginning, so that he often seems to be proving the obvious. Some of these sections are no doubt useful, for opponents often deny or ignore the obvious; thus the section (p. 90) on the use of the word "Church" in the New Testament is very necessary for these times, when nonconformist writers try to claim apostolic authority for schism by speaking of "all the Churches". "All the Churches" to S. Paul meant a number of communities in different places believing the same thing, not a number of communities in the same place believing different things. But the book on the whole is certainly heavy; it is a book to refer to rather than to read, but we think it will take rank as a good book of reference, and an honest presentation of the High Church case.

"The Church of Christ; its Life and Work." By A. H. Charteris. London: Macmillan. 1905. 6s.

In Dr. Charteris' book we have work of a different kind from Mr. Stone's. It is not so much a dogmatic treatise on the Church as a description of the purposes which her organisation was intended to serve, of the way she has succeeded or failed in the past, and of the lessons which this may teach for the future; all from the point of view of an orthodox Presbyterian, who loves to draw his illustrations from Scottish Church life and to let the world see how the best features in Church organisation have been initiated or adopted in his native land; though he is faithful enough to criticise his own people at times both as to their doctrine and as to their practice. Dr. Charteris rejects the Apostolic succession and the Catholic view of the Ministry, but he has warm sympathy with much in the life and practical work of the Roman and Anglican Churches, and his book vies with Mr. Stone's as an example of fairness and generosity in the treatment of opponents. He also shows wide learning; perhaps wide rather than deep, for the lectures are popular and are not marked by great originality in thought or treatment; they were originally delivered as long ago as 1887 and reprinted as delivered then; but the footnotes show that the author has been keeping his reading up to date.

"Conversations with Christ; A Biographical Study." By the Author of "The Faith of a Christian." London: Macmillan. 1905. 3s. 6d. net.

In the National Gallery we may see many a religious picture in which the artist has taken some incident from the Bible but made of it an impressive scene rather than an archaeological study; the scenery and costumes are those of his own country and time, and the result may not be very much like what actually took place; but it is a magnificent picture and we are the better for having looked at it. This book is something of the same kind. The author has taken a number of Gospel incidents and set himself to picture as vividly as he can the states of mind of the various people who came to Jesus, and His method of dealing with each; and the result is a really noble piece of writing. We are not sure that the actual characters were quite as big as he makes them, or that they had such complicated feelings to analyse as he credits them with; possibly they would hardly recognise themselves in his pages. But that does not matter; artistic or dramatic genius is a finer thing than archaeological exactness, and the author of this book has rare powers of description and analysis of character, and of tracing out the results of character in action. Only he is rather too clever and epigrammatic; the epigrams and metaphors begin to pall on us before we have finished the book; he must beware of becoming a slave to his own style, and he should not mix his metaphors to the extent of describing a man's subliminal self as living upstairs in the house of his personality (p. 204).

"The Scientific Temper in Religion, and other Essays." By P. N. Waggett. London: Longmans. 1905. 4s. 6d. net.

This book consists mainly of addresses given in 1903 at a London church, reproduced without alteration from the short-hand reports taken at the time. This is a mistake; Mr. Waggett is often a brilliant talker, but hardly brilliant enough to commit his conversations to print without revision. His lectures bear the marks not only of impromptu speech but also of what is far more dangerous, impromptu thought. We do not mean to suggest that he delivered them without preparation; but every now and then there comes something, usually an illustration, which looks as if it had been added on the spur of the moment and would be better away; it is irritating when we are trying to follow an argument to be put off with a story of a clergyman learning to ride a bicycle, or something of that sort. These things, as Dr. Inge somewhere says, "illustrate the danger of illustrations". They also illustrate both the strength and weakness of Mr. Waggett's writing; few people are more competent to treat of the relations between religion and science than he; yet in such a book as this we get a number of brilliant and striking paragraphs but very little that the average reader can carry away. The author's mind moves too quickly and is always on the move; an illustration is an argument to him; he leaps to the point and by the time we have followed him he is off somewhere else; and we put down the book wondering what he has proved or if he has proved anything at all. He may have the scientific temper but the scientific method he has not.

"Essays for the Times; No. 3. The Gospels in the Early Church." By F. G. Kenyon. London: T. Griffiths. 1905. 6d. net.

Not every first-rate scholar can be clear and interesting when he writes a popular tract; and it is doubly hard when compression is necessary. But Dr. Kenyon has succeeded in spite of a compression truly wonderful; in less than fifty small pages he has contrived to give a perfectly clear account of the history of the Gospels in the first two centuries, their probable origin, the way they were copied out, received, estimated, quoted; and what traces there are of the existence of rival narratives. We can only hope that some of the thousands who have been reading cheap reprints of old critical attacks on the New Testament will see Dr. Kenyon's tract and realise what the most recent discoveries have added to our knowledge of the question.

For this Week's Books see page 374.

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15th March, 1906.

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Notice to Shareholders.

NOTICE IS HEREBY GIVEN THAT THE SIXTEENTH ANNUAL ORDINARY GENERAL MEETING of Shareholders will be held in the Board Room, The Corner House, Johannesburg, on Wednesday, 6th June, 1906, at 12 noon, for the following business:—

- To receive and consider the Statement of Profit and Loss Account and Balance Sheet and the Reports of the Directors and Auditors for the year ending 31st March, 1906.
- To elect two Directors in the place of Messrs. R. O. G. Lys and S. Evans, who retire by rotation in terms of the Trust Deed, but are eligible, and offer themselves for re-election.
- To appoint Auditors for the ensuing year, and to fix the remuneration of the present Auditors.
- To transact any other business which is brought under consideration by the Report of the Directors, and for any general business.

The Transfer Books will be closed from the 6th June to the 13th June, 1906, both days inclusive.

Any new nominations for the position of Director of the Company must be notified in writing at the Head Office of the Company in Johannesburg at least fifty clear days before the date appointed for the holding of the Meeting.

HOLDERS OF SHARE WARRANTS TO BEARER wishing to be present or represented at the Meeting, must deposit their Share Warrants, or may at their option produce same at the places and within the times following:—

- At the Head Office of the Company in Johannesburg, at least 24 hours before the time appointed for the holding of the Meeting.
- At the London Transfer Office of the Company, No. 1 London Wall Buildings, E.C., at least 30 days before the date appointed for the holding of the Meeting.
- At the Banque de Paris et des Pays Bas, 3 Rue d'Antin, Paris, at least 30 days before the date appointed for the holding of the Meeting.

By order of the Board, ANDREW MOIR, London Secretary.

London Office: 1 London Wall Buildings, E.C.

19th March, 1906.

E. MURRAY IND, Chairman.
E. T. MASHITER.
E. JESSER COOPE.

DIRECTORS.
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A. W. RUGGLES BRISE.
A. L. ELWES.

C. HOWARD TRIPP.
W. R. BIDDLE.
A. E. B. IND.

The Directors submit herewith their Report, and the Balance Sheet and Profit and Loss Account for the Company's financial year ending October 7, 1905.

The profits, after making full deductions for the year's bad and doubtful debts, amount to £155,821 12s. 1d.

After providing for mortgage and deposit interest, £53,443 2s., and debenture interest, £98 750, there remains a surplus of £3,628 10s. 1d.

The period under review has been a very difficult one, and the depression in trade existing throughout the country has been severe. There has consequently been a falling off in the Company's sales of Beers, Wines, and Spirits amounting on the whole turnover to 7 per cent., as compared with the sales of the previous year.

In addition to bad trade, materials, especially hops, have been much dearer, and the Profit and Loss Account has suffered accordingly.

Owing to the great trade depression it has been found difficult in some districts to let houses to responsible tenants, and the Company has had to undertake the management of several licensed houses which accounts for the item in the Balance Sheet of "Loss on Houses under Management." This debit will be much reduced even if it does not entirely disappear when general trade conditions are improved.

In order to fill up the shrinkage in home trade, which your Directors hope may be of only a temporary nature, the Export and Foreign business of the Company has received additional attention, and the trade resulting therefrom is of a satisfactory character.

The rolling-stock, casks and plant of both breweries have been maintained during the year out of revenue.

During the past year the strictest economy has been enforced in all Departments, and the consequent savings would have materially improved the Profit and Loss Account had they not been entirely nullified by the decreased sales.

The temporary War Taxes imposed upon the Trade in connection with the Beer War have not been remitted, and during the year under review their cost to

the Company amounted to nearly £27,000, equal to half of the whole Preference dividends. The Directors hope that in justice to the Trade the remission of these Taxes will not be long withheld.

The Beers, Wines and Spirits supplied by the Company during the year have given satisfaction, whilst their excellent reputation in foreign markets is becoming very pronounced.

In order to meet the changed conditions of trade the Company are now bottling largely, and this branch of the business is rapidly becoming more important.

The Directors feel confident that, with an improvement in the general conditions of the country's trade, the sales of the Company will be considerably augmented, as their Agencies and arrangements for reaching the public are in thorough working order.

Additional economies and a further reduction in working expenses take effect this year. There will also be a considerable saving in the cost of hops.

The Directors are glad to be able to announce that the accounts for the first quarter of the new financial year show a marked improvement, and they feel certain that, with a return of good times, the Company will speedily regain its former prosperity.

Three of the present Directors, viz., Mr. E. T. Mashiter, Mr. E. Jesser Coope, and one of the late Mr. O. E. Coope's Trustees, retire from the Board. In accordance with the Articles, Mr. W. R. Biddell and Mr. A. E. B. Ind also retire, by rotation, and do not offer themselves for re-election.

The names of four gentlemen, nominated by the Committee of the Preference Shareholders, will be submitted to the General Meeting for election as Directors of the Company.

The Auditors, Messrs. Chatteris, Nichols & Co., who, in accordance with the Articles of Association, retire, offer themselves for re-election.

By order of the Board,
E. MURRAY IND, Chairman.
C. E. Sheffield, Secretary.

Dr.			
To Capital—			
Authorized—			
"A" 6 per Cent. Cumulative Preference Shares	£500,000	0	0
"B" 4½ per Cent. Cumulative Preference Shares	750,000	0	0
Ordinary Shares...	560,000	0	0
	<u>£1,810,000</u>	0	0
Issued—			
"A" 6 per Cent. Cumulative Preference Shares	£500,000	0	0
"B" 4½ per Cent. Cumulative Preference Shares	500,000	0	0
Ordinary Shares...	448,000	0	0
		<u>£1,448,000</u>	0
"A" 4½ per Cent. Mortgage Debenture Stock...		750,000	0
"B" 4 per Cent. Mortgage Debenture Stock		500,000	0
Irredeemable 4½ per Cent. Mortgage Debenture Stock		1,000,000	0
Interest accrued—			
"A" 4½ per Cent. Mortgage Debenture Stock	8,015	12	6
Irredeemable 4½ per Cent. Mortgage Debenture Stock	10,687	10	0
			<u>13,703 2 6</u>
Depositors			243,151 14 1
Loans from Bankers (Secured)			122,578 14 10
Sundry Creditors			235,540 8 5
NOTE.—Liability on Guarantees against direct or collateral Securities and on Bills Receivable under discount, £170,162 0s. 2d.			
			<u>£4,377,973 19 10</u>

				Cn.
By Brewery Buildings, Freeholds, Leaseholds, Copyholds, Plant and Utensils, &c., less Mortgages				£2,929,334 11 11
Loans and Interest, Customers' Balances, Rents, &c.			£615,142 6 2	
Less Reserved against contingent losses ... £46,725 0 0				
Provision for Dis- counts, &c.			42,753 4 4	
			<hr/> 89,473 4 4	
Irredeemable Mortgage Debenture Stock				525,664 1 10
Trustees—Investments held by them ...			139,981 11 0	
Less Reserved against Depreciation ...			12,750 0 0	
				<hr/> 127,231 11 0
Sundry Investments			39,360 10 8	
Less Reserved against Depreciation ...			6,500 0 0	
			<hr/> 32,860 10 8	
Trade Investments at Cost				38,470 18 8
Cash in hands of Trustees for Debenture Stockholders				9,815 3 6
Cash Debtors				5,000 0 0
Cash at Bankers' and in hand				28,743 6 1
Stock of Ale, Barley, Malt, Hops, Wines and Spirits, Casks, Horses, and Sundries				405,366 14 3
Suspense Account				272,249 0 6
Profit and Loss Account				
Balance brought from last year's Ac- counts Or.			633 8 6	
Add Balance as per Account ending October 7, 1905, without making any provision for Depreciation and items debited to Suspense Account ... Or.			<hr/> 3,623 10 1	
			Or.	4,251 13 7
Deduct, Dividend paid on "A" Pre- ference Shares for quarter ending January 5, 1915 Dr.			<hr/> 7,500 0 0	
				<hr/> <hr/> 3,238 1 5
				<hr/> £4,377,973 19 10

To Trade, Office and General Expenses (including Depot and Export and Military Expenses)	\$106,942	16	3
Carriage, Cartage, &c.	77,329	3	4
Cooperage	13,757	3	7
Rates, Taxes and Insurance	18,150	13	0
Salaries and Wages of Staff (including Managing Directors' Salaries)	60,851	1	5
Repairs and Maintenance of Brewery Premises and Freeholds and Leaseholds	10,296	12	10
Bad Debts	7,128	19	3
Pensions	7,946	3	10
Loss on Houses under management	10,954	19	6
Directors', Trustees' and Auditors' Fees	4,022	10	0
Balance carried down	155,821	12	1
	£475,066	2	3
 To Interest on Deposits, Mortgages, &c.	\$53,443	2	0
Interest on "A" Debenture Stock at 4½ per cent.	33,750	0	0
" "B" Debenture Stock at 4 per cent.	20,000	0	0
Irredeemable Mortgage Debenture Stock at 4½ per cent.	45,000	0	0
Balance, profit carried to Balance Sheet without making any provision for depreciation of Brewery Premises, Leaseholds, Plant, Casks, &c., and items debited to Suspense Account in Balance Sheet ...	3,828	10	1
	£155,821	12	1

By Gross Profit on Brewing	...	...	...	...	...	...	...	£397,574	18	5
Net Profit on Wines and Spirits, Distillery, Bottling and										
Sundries	...	...	...	...	...	...	...	25,663	11	3
Interest on Loans	...	...	...	...	...	...	...	8,164	12	3
Sundry Interest and Dividends on Investments...								8,477	6	2
Rents receivable (less Rents payable)	...	...	...	...	...	...	...	35,080	19	8
Transfer Fees	...	...	...	...	...	...	...	104	14	6
								£475,066	2	3
By Balance brought down	...	...	...	...	...	...	...	£155,821	12	1
								£155,821	12	1

In accordance with the provision of the Companies Act, 1900, we certify that all our requirements as Auditors have been complied with, and we have made a report on the Accounts in conformity with the said Act.

1 Queen Victoria Street, London, E.C.

February 25, 1906.

CHATTERIS, NICHOLS & CO.,
Chartered Accountants, } Auditors.

CHATTERIS, NICHOLS & CO.,
Chartered Accountants. } Auditors.

THE MUTUAL LIFE INSURANCE COMPANY of NEW YORK.

CHARLES A. PEABODY, President.

Head Office for the United Kingdom—

16, 17 & 18 CORNHILL, LONDON, E.C.

D. C. HALDEMAN, General Manager.

BALANCE SHEET as at December 31st, 1905.

LIABILITIES.			ASSETS.		
	£	s. d.		£	s. d.
Total Funds	95,847,702	5 8	Government Securities, Railway and other Bonds	39,306,455	14 2
Claims unpaid awaiting legal release	413,873	10 2	Railway and other Stocks	15,171,313	15 6
Death losses which have been reported and no proofs received	82,952	15 5	Mortgages on Property within the United States	22,540,279	18 2
Claims not recognised by the Company	23,954	12 5	Loans secured by pledge of Municipal, United States, and other marketable Stocks and Bonds	3,736,138	12 7
Surrender values unpaid, awaiting legal release	1,866	17 0	Loans Secured by Pledge of Company's Policies	5,790,200	19 11
Due and unpaid on Supplementary Contracts not involving life contingencies	562	6 3	House Property Unincumbered	£6,360,511	0 10
Premiums and Interest paid in advance, including Surrender Values so applied	249,761	5 7	Landed Property Unincumbered	8,043	1 4
Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees due or accrued (since settled)	31,387	12 1	Cash Deposited in Banks and Trust Companies	1,898,304	10 4
Dividends or other profits due Policyholders, including those contingent on payment of outstanding and deferred Premiums	34,009	16 0	Cash in Office	5,291	12 0
Total Liabilities	£96,686,071	0 7	Premiums outstanding, less loading*	1,903,596	2 4
			Deferred Premiums, being the amount of the balance of the year's Premiums, when paid semi-annually or quarterly, deductible from the amount assured in case of Claim, less loading*	698,397	6 10
			Interest and rents due and accrued	436,614	12 8
			Total Assets	£96,686,071	0 7

NOTE.—In these Statements the Pound sterling is taken at \$4'87.

INTERIM REPORT OF THE PUBLIC ACCOUNTANTS at present engaged on an Investigation of the Affairs of the Company.

W. H. TRUESDALE, Esq.,

Chairman of the Committee of the Board of Trustees of THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

SIR,—Under appointment by your Committee we are now engaged on an investigation of the affairs and an audit of the books and accounts of your Company for the two years ended December 31, 1905.

In pursuance of our duties we have, at this date, examined the following Assets, viz:—

Investments in Government, Railroad, and other Bonds.

We have counted and have examined Bonds and Certificates representing Bonds, owned and held by the Company, having a par value of \$183,352,600-00 (£37,649,404) and have verified by acknowledgments of State and Foreign Governments that they held on deposit Bonds having a par value of \$9,580,180-11 (£1,967,183). The total par value amounts to \$192,932,780-11 (£39,616,587) and we have verified the market value thereof as \$191,417,569-30 (£39,305,455).

Investments in Railroad, Banking Institution and other Stocks.

We have examined Certificates of Stocks owned and held by the Company having a par value of \$30,235,600-00 (£6,208,542) and have verified by acknowledgments of State and Foreign Governments that they held on deposit Certificates of Stocks having a par value of \$1,475,000-00 (£302,574). The total par value amounts to \$31,710,600-00 (£6,511,116) and we have verified the market value thereof as \$73,884,298-08 (£15,171,514).

Loans Secured by Mortgages on Real Estate.

We have examined the Bonds and Mortgages held by the Company as security for its Loans on Real Estate, and have verified that such Loans amount to \$109,771,163-16 (£22,540,279) (3830 first liens). The titles are now being inspected and the properties are being valued by appraisers appointed by your Committee.

Loans Secured by Bonds and Stocks Held as Collateral.

We have examined the Notes representing these Loans and the Bonds and Stocks held by the Company as collateral security therefor, and have verified the amount of such loans as \$18,196,000 (£3,736,139). The market value of the collateral security was found to be more than 20 per cent. in excess of the amount of each loan.

Loans Secured by Company's Policies.

We have examined at the Head Office 48,734 Loan Agreements and assigned policies held as security, representing Loans to the amount of \$38,999,011-99 (£5,543,945), and we have examined in London 1,685 Loan Agreements and assigned policies held as security, representing Loans to the amount of \$873,912-06 (£179,448), thereby verifying Loans to the amount of \$37,872,924-05 (£5,723,393), secured by the Company's policies. The Policy Loan Agreements held at the Branch Offices of the Company in South Africa and Australia, where we are at present examining them, are stated by the Company as amounting to \$325,354-79 (£66,807). The total of all these Loans amounts to \$38,198,273-64 (£5,790,200).

Cash.

We have verified the Cash on Deposit, by certificates, obtained from the Banks and Trust Companies in which such deposits were held, amounting in the aggregate to \$9,244,742-98 (£1,898,304) and we counted the Cash on hand in the Head Office at the close of December, 1905, amounting to \$25,770-10 (£5,291), making the total amount of Cash verified \$9,270,513-08 (£1,903,596).

Premiums Due and Uncollected, and Deferred Premiums.

We have examined the records of the Company as to policies in force at the close of December, 1905, and have verified the *gross amount of Premiums Due and Uncollected as \$4,596,209-53 (£943,780), and the *gross amount of the Deferred Premiums as \$2,873,396-31 (£588,019), making a gross total of \$7,469,605-84 (£1,533,799).

WE HEREBY CERTIFY that the books of the Company agree with the Assets herein specified as having been verified. Real Estate owned by the Company in the Boroughs of Manhattan and Brooklyn, New York, and in Boston and Philadelphia, has been valued by your Committee's appraisers, Messrs. Douglas Robinson, Charles S. Brown & Co., at the sum of \$24,595,000-00 (£5,255,646), which, less a purchase-money incumbrance of \$275,000-00 (£56,466), is \$1,646,999-33 (£338,603) in excess of the Company's net book value. The other Real Estate owned by the Company is now being valued by your appraisers.

DELOITTE, PLENDER, GRIFFITHS & CO.,
Chartered Accountants.

HASKINS & SELLS,
Certified Public Accountants.

New York, January 31, 1906.

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